HSBC

Usage Guideline

HSBC_pain.001.001.03_SEPACredit-Transfer_Core

HSBC_pain.001.001.03_SEPACreditTransfer_Core

This document describes a usage guideline restricting the base message **MX pain.001.001.03**. You can also consult this information online.

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Table of Contents

Message Functionality

Overview

SEPA Credit Transfers are supported for payments within and between the following countries (for non-Euro countries please verify take-up of SEPA payments with your Implementation Manager):

Euro area countries (19)

Austria , Belgium, Cyprus , Estonia , Finland , France, Germany, Greece, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Portugal, Slovakia, Slovenia, Spain,

EU Member States with currencies other than the euro (9)
Bulgaria, Croatia, Czech Republic, Denmark, Hungary, Poland, Romania, Sweden, United Kingdom

Non-EU countries & principalities (8)
Andorra, Iceland, Liechtenstein, Monaco, Norway, San Marino, Switzerland, Vatican City

Please note that you can only initiate payments in HSBC Connect or HSBCnet File Upload
debiting HSBC accounts in the following countries:
· United Kingdom, Belgium, Ireland, Netherlands, France, Germany, Spain, Italy, Malta, Greece, Czech Republic, Poland, Luxembourg and Switzerland

The SEPA Credit Transfer (SCT) payment instrument is exclusively used for transfers of monies in Euro (EUR). All accounts are identified via an International Bank Account Number (IBAN). Charges are always shared between ordering party and beneficiary; in the payment message this should not be specified.

SCT's are classified as ACH payments and will be processed as a batch of payments (i.e. one debit / multiple credits).

In addition to the transfer of the EndToEndIdentifcation, SCT payments support one line of up to 140 characters for payment details. Payment details are accepted as unstructured remittance information.

Characters must be encoded using UTF-8. ISO 20022 has decided to restrict to only UTF-8 based on the fact that it is the most efficient (length-wise) way to transport characters.

In accordance with EPC guidelines (see EPC132-08 published by the European Payments Council), references, identifications and identifiers must respect the following:
- Content is restricted to the Latin character set
- Content must not start or end with a '/'
- Content must not contain '//'s

Outline

The HSBC_pain.001.001.03_SEPACreditTransfer_Core / HSBC_pain.001.001.03_SEPACreditTransfer_Core message is composed of 2 building blocks

a. GroupHeader

Set of characteristics shared by all individual transactions included in the message.

b. PaymentInformation

Set of characteristics that applies to the debit side of the payment transactions included in the credit transfer initiation.

1 Restriction summary

This Usage Guideline restricts the pain.001.001.03 message.

Restriction Type	See page
Removed elements	12, 83, 105, 105, 127, 147, 147, 147, 147, 148, 148, 148, 148, 156, 159, 160, 160, 160, 161
Make mandatory	38, 38, 50, 68, 71, 71, 71, 86, 86
Reduce Multiplicity	60, 65
Ignore	10, 12, 14, 15, 16, 17, 17, 18, 18, 25, 26, 32, 33, 34, 35, 35, 36, 36, 37, 39, 40, 41, 51, 51, 51, 52, 53, 53, 54, 54, 55, 55, 56, 56, 57, 57, 57, 57, 57, 57, 57, 58, 58, 59, 59, 61, 67, 70, 70, 70, 72, 72, 72, 72, 72, 73, 73, 73, 79, 81, 82, 86, 86, 87, 88, 88, 88, 89, 91, 91, 91, 91, 91, 91, 91, 92, 92, 92, 92, 92, 92, 92, 93, 93, 93, 93, 93, 93, 93, 93, 94, 94, 94, 94, 99, 99, 106, 106, 107, 107, 107, 109, 110, 110, 111, 131
Text rules	11, 71, 102
Conditional rules	17
Formal rules	7, 7, 84, 84, 85
Fixed values	123
Truncates	n.a.
Comments	17, 20, 30, 33, 39, 66, 67, 67, 67, 67, 67, 68, 68, 68, 69, 69, 69, 69, 70, 71, 71, 71, 71, 79, 81, 94, 94, 94
Annotations	n.a.
Changed datatypes	105, 105
Extensions	n.a.
Synonyms	n.a.

2 Structure

Removed - Partial Removed - Ignored - Partial Ignored - Details below -
Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	CustomerCreditTransferInitiationV03	*<CstmrCdtTrfInitn>*		[1..1]		
1.0	**GroupHeader**	*<GrpHdr>*		[1..1]		6
1.1	MessageIdentification	*<MsgId>*		[1..1]		59
1.2	CreationDateTime	*<CreDtTm>*		[1..1]		59
1.3	Authorisation	*<Authstn>*		[0..2]	R[0..1]	60
1.6	NumberOfTransactions	*<NbOfTxs>*		[1..1]		60
1.7	ControlSum	*<CtrlSum>*		[0..1]		60
1.8	InitiatingParty	*<InitgPty>*		[1..1]		60
1.9	ForwardingAgent	*<FwdgAgt>*		[0..1]	◇	61
2.0	**PaymentInformation**	*<PmtInf>*		[1..*]	⚠	6
2.1	PaymentInformationIdentification	*<PmtInfId>*		[1..1]		77
2.2	PaymentMethod	*<PmtMtd>*		[1..1]		77
2.3	BatchBooking	*<BtchBookg>*		[0..1]		78
2.4	NumberOfTransactions	*<NbOfTxs>*		[0..1]		78
2.5	ControlSum	*<CtrlSum>*		[0..1]		78
2.6	PaymentTypeInformation	*<PmtTpInf>*		[0..1]	⚠	78
2.17	RequestedExecutionDate	*<ReqdExctnDt>*		[1..1]		79
2.18	PoolingAdjustmentDate	*<PoolgAdjstmntDt>*		[0..1]	◇	79
2.19	Debtor	*<Dbtr>*		[1..1]		79
2.20	DebtorAccount	*<DbtrAcct>*		[1..1]		80
2.21	DebtorAgent	*<DbtrAgt>*		[1..1]		80
2.22	DebtorAgentAccount	*<DbtrAgtAcct>*		[0..1]	◇	80
2.23	UltimateDebtor	*<UltmtDbtr>*		[0..1]	⚠	81
2.24	ChargeBearer	*<ChrgBr>*		[0..1]		82
2.25	ChargesAccount	*<ChrgsAcct>*		[0..1]	◇	82
2.26	ChargesAccountAgent	*<ChrgsAcctAgt>*		[0..1]	🚫	82
2.27	CreditTransferTransactionInformation	*<CdtTrfTxInf>*		[1..*]	⚠	83

3 Message Building Blocks

Note	The following chapter identifies the building blocks of the HSBC_pain.001.001.03_SEPA-CreditTransfer_Core / HSBC_pain.001.001.03_SEPACreditTransfer_Core message definition.

3.1 GroupHeader

XML Tag: GrpHdr

Presence: [1..1]

Definition: Set of characteristics shared by all individual transactions included in the message.

The **GrpHdr** block contains the following elements (see datatype "GroupHeader32" on page 59 for details)

🚫 Removed - !🚫 Partial Removed - ◇ Ignored - !◇ Partial Ignored - ⚠ Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
1.1	MessageIdentification	*<MsgId>*		[1..1]		59
1.2	CreationDateTime	*<CreDtTm>*		[1..1]		59
1.3	Authorisation	*<Authstn>*		[0..2]	R[0..1]	60
1.6	NumberOfTransactions	*<NbOfTxs>*		[1..1]		60
1.7	ControlSum	*<CtrlSum>*		[0..1]		60
1.8	InitiatingParty	*<InitgPty>*		[1..1]		60
1.9	ForwardingAgent	*<FwdgAgt>*		[0..1]	◇	61

3.2 PaymentInformation

XML Tag: PmtInf

Presence: [1..*]

Definition: Set of characteristics that applies to the debit side of the payment transactions included in the credit transfer initiation.

The **PmtInf** block contains the following elements (see datatype "PaymentInstructionInformation3__1" on page 74 for details)

🚫 Removed - !🚫 Partial Removed - ◇ Ignored - !◇ Partial Ignored - ⚠ Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
2.1	PaymentInformationIdentification	*<PmtInfId>*		[1..1]		77
2.2	PaymentMethod	*<PmtMtd>*		[1..1]		77

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
2.3	BatchBooking	*<BtchBookg>*		[0..1]		78
2.4	NumberOfTransactions	*<NbOfTxs>*		[0..1]		78
2.5	ControlSum	*<CtrlSum>*		[0..1]		78
2.6	PaymentTypeInformation	*<PmtTpInf>*		[0..1]	⚠️	78
2.17	RequestedExecutionDate	*<ReqdExctnDt>*		[1..1]		79
2.18	PoolingAdjustmentDate	*<PoolgAdjstmntDt>*		[0..1]	◇	79
2.19	Debtor	*<Dbtr>*		[1..1]		79
2.20	DebtorAccount	*<DbtrAcct>*		[1..1]		80
2.21	DebtorAgent	*<DbtrAgt>*		[1..1]		80
2.22	DebtorAgentAccount	*<DbtrAgtAcct>*		[0..1]	◇	80
2.23	UltimateDebtor	*<UltmtDbtr>*		[0..1]	⚠️	81
2.24	ChargeBearer	*<ChrgBr>*		[0..1]		82
2.25	ChargesAccount	*<ChrgsAcct>*		[0..1]	◇	82
2.26	ChargesAccountAgent	*<ChrgsAcctAgt>*		[0..1]	🚫	82
2.27	CreditTransferTransactionInformation	*<CdtTrfTxInf>*		[1..*]	⚠️	83

Usage Guideline details

- **on pain.001.001.03/PaymentInformation**

  – **HSBC_Extended_Remittance_Information:**

    The SEPA Rulebook 2019 introduced the facility to provide extended remittance
     information with an SCT. HSBC does not support this facility therefore if a
     batch is received with the intention of providing extending remittance informa-
     tion (Local Instrument Code = PERI) then the batch will be rejected.

    For each [Full Message/Document/CustomerCreditTransferInitiationV03/PaymentIn-
    formation], if
        every occurrence of [PaymentInformation/PaymentTypeInformation/ServiceLev-
    el/Code] has value included in the following list 'SEPA'
        and at least one occurrence of the following element(s) [PaymentInforma-
    tion/PaymentTypeInformation/LocalInstrument/Code] is (are) present
    , then
        every occurrence of [PaymentInformation/PaymentTypeInformation/LocalInstru-
    ment/Code] must have value not included in the following list 'PERI'

- **on pain.001.001.03/PaymentInformation**

  – **HSBC_SCT_Reimbursement:**

    The SEPA Rulebook 2019 introduced an optional facility to instruct a transfer
     back against an SCT. HSBC does not support this facility therefore if the cus-

tomer provides a batch that indicates a reimbursement is being instructed (Category Purpose Code = RRCT) then the batch will be rejected.

For each [Full Message/Document/CustomerCreditTransferInitiationV03/PaymentInformation], if
    every occurrence of [PaymentInformation/PaymentTypeInformation/ServiceLevel/Code] has value included in the following list 'SEPA'
    and at least one occurrence of the following element(s) [PaymentInformation/PaymentTypeInformation/CategoryPurpose/Code] is (are) present
, then
    every occurrence of [PaymentInformation/PaymentTypeInformation/CategoryPurpose/Code] must have value not included in the following list 'RRCT'

4 Message Components

Note	The following chapter identifies the message components.

4.1 AccountIdentification4Choice

Definition: Specifies the unique identification of an account as assigned by the account servicer.

🚫 Removed - !🚫 Partial Removed - ◇ Ignored - !◇ Partial Ignored - ⚠ Details below - Ⓜ Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
1.1.1	IBAN	*<IBAN>*	{Or	[1..1]		9
1.1.2	Other	*<Othr>*	Or}	[1..1]	!◇	9

!🚫 , !◇ >> Note as not all **AccountIdentification4Choice** blocks have this element removed and/or ignored. Please refer to the page number next to the element for further details on which elements have been removed and/or ignored.

.

Used in element(s)

"Identification" on page 16

4.1.1 IBAN

XML Tag: IBAN

Presence: [1..1]

Definition: International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later revisions.

Datatype: "IBAN2007Identifier" on page 149

4.1.2 Other

XML Tag: Othr

Presence: [1..1]

Definition: Unique identification of an account, as assigned by the account servicer, using an identification scheme.

The **Othr** block contains the following elements (see datatype "GenericAccountIdentification1" on page 53 for details)

🚫 Removed - !🚫 Partial Removed - ◇ Ignored - !◇ Partial Ignored - ⚠ Details below - Ⓜ Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
1.1.3	Identification	*<Id>*		[1..1]		53
1.1.4	SchemeName	*<SchmeNm>*		[0..1]	◐	53
1.1.7	Issuer	*<Issr>*		[0..1]	◐	54

🚫 , ◐ >> Note as not all **Othr** blocks have this element removed and/or ignored. Please refer to the page number next to the element for further details on which elements have been removed and/or ignored.

.

Usage Guideline details

- **This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/CreditorAccount/Identification/Other) will be ignored by the Receiver.**

4.2 AccountSchemeName1Choice

Definition: Sets of elements to identify a name of the identification scheme.

🚫 Removed - 🚫 Partial Removed - ◇ Ignored - ◐ Partial Ignored - ⚠ Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
1.1.5	Code	*<Cd>*	{Or	[1..1]		10
1.1.6	Proprietary	*<Prtry>*	Or}	[1..1]		10

Used in element(s)

"SchemeName" on page 53

4.2.1 Code

XML Tag: Cd

Presence: [1..1]

Definition: Name of the identification scheme, in a coded form as published in an external list.

Datatype: "ExternalAccountIdentification1Code" on page 140

4.2.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

Definition: Name of the identification scheme, in a free text form.

Datatype: "Max35Text" on page 153

4.3   AmountType3Choice

Definition: Specifies the amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.

🚫 Removed - ⚠️🚫 Partial Removed - ◇ Ignored - ◇ Partial Ignored - ⚠️ Details below - Ⓜ️ Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
2.43	InstructedAmount	*<InstdAmt>*	{Or	[1..1]	⚠️	11
2.44	EquivalentAmount	*<EqvtAmt>*	Or}	[1..1]	◇	11

Used in element(s)

"Amount" on page 31

4.3.1   InstructedAmount

XML Tag: InstdAmt

Presence: [1..1]

Definition: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 123

Usage Guideline details

- **on pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/Amount/InstructedAmount**

  – **HSBC_SEPA_Instructed_Amount:**

    ```
    Only currency EUR is allowed.
    Amount must be between 0.01 EUR and 999999999.99 EUR.
    ```

4.3.2   EquivalentAmount

XML Tag: EqvtAmt

Presence: [1..1]

Definition: Amount of money to be moved between the debtor and creditor, expressed in the currency of the debtor's account, and the currency in which the amount is to be moved.

The **EqvtAmt** block contains the following elements (see datatype "EquivalentAmount2" on page 47 for details)

🚫 Removed - ⚠️🚫 Partial Removed - ◇ Ignored - ◇ Partial Ignored - ⚠️ Details below - Ⓜ️ Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
2.45	Amount	*<Amt>*		[1..1]		47

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
2.46	CurrencyOfTransfer	<CcyOfTrf>		[1..1]		48

Usage Guideline details

- **This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/Amount/EquivalentAmount) will be ignored by the Receiver.**

4.4   Authorisation1Choice

Definition: Provides the details on the user identification or any user key that allows to check if the initiating party is allowed to issue the transaction.

🚫 Removed - ⚠️🚫 Partial Removed - ◇ Ignored - ⚠️◇ Partial Ignored - ⚠️ Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
1.4	Code	<Cd>	{Or	[1..1]		12
1.5	Proprietary	<Prtry>	Or}	[1..1]	🚫	12

Used in element(s)

"Authorisation" on page 60

4.4.1   Code

XML Tag: Cd

Presence: [1..1]

Definition: Specifies the authorisation, in a coded form.

Datatype: "Authorisation1Code" on page 126

4.4.2   Proprietary

XML Tag: Prtry

Presence: [1..1]

Definition: Specifies the authorisation, in a free text form.

Datatype: "Max128Text" on page 151

Usage Guideline details

- **This element(pain.001.001.03/GroupHeader/Authorisation/Proprietary) is removed.**

4.5   BranchAndFinancialInstitutionIdentification4

Definition: Set of elements used to uniquely and unambiguously identify a financial institution or a branch of a financial institution.

🚫 Removed - !🚫 Partial Removed - ◇ Ignored - !◇ Partial Ignored - ⚠ Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
6.1.0	FinancialInstitutionIdentification	*<FinInstnId>*		[1..1]		13
6.1.25	BranchIdentification	*<BrnchId>*		[0..1]	◇	13

Used in element(s)

"ChargesAccountAgent" on page 82, "CreditorAgent" on page 36, "DebtorAgent" on page 80, "ForwardingAgent" on page 61, "IntermediaryAgent1" on page 33, "IntermediaryAgent2" on page 34, "IntermediaryAgent3" on page 35

4.5.1 FinancialInstitutionIdentification

XML Tag: FinInstnId

Presence: [1..1]

Definition: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.

The **FinInstnId** block contains the following elements (see datatype "FinancialInstitutionIdentification7" on page 49 for details)

🚫 Removed - !🚫 Partial Removed - ◇ Ignored - !◇ Partial Ignored - ⚠ Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
6.1.1	BIC	*<BIC>*		[0..1]	M	50
6.1.2	ClearingSystemMemberIdentification	*<ClrSysMmbId>*		[0..1]	!◇	50
6.1.7	Name	*<Nm>*		[0..1]	!◇	51
6.1.8	PostalAddress	*<PstlAdr>*		[0..1]	!◇	51
6.1.19	Other	*<Othr>*		[0..1]	!◇	52

!🚫 , !◇ >> Note as not all **FinInstnId** blocks have this element removed and/or ignored. Please refer to the page number next to the element for further details on which elements have been removed and/or ignored.

.

4.5.2 BranchIdentification

XML Tag: BrnchId

Presence: [0..1]

Definition: Identifies a specific branch of a financial institution.

Usage: This component should be used in case the identification information in the financial institution component does not provide identification up to branch level.

The **BrnchId** block contains the following elements (see datatype "BranchData2" on page 14 for details)

🚫 Removed - ❗🚫 Partial Removed - ◇ Ignored - ❗◇ Partial Ignored - ⚠ Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.26	Identification	<Id>		[0..1]		14
6.1.27	Name	<Nm>		[0..1]	❗◇	15
6.1.28	PostalAddress	<PstlAdr>		[0..1]	❗◇	15

❗🚫 , ❗◇ >> Note as not all **BrnchId** blocks have this element removed and/or ignored. Please refer to the page number next to the element for further details on which elements have been removed and/or ignored.

.

Usage Guideline details

* **This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/CreditorAgent/BranchIdentification) will be ignored by the Receiver.**

4.6 BranchData2

Definition: Information that locates and identifies a specific branch of a financial institution.

🚫 Removed - ❗🚫 Partial Removed - ◇ Ignored - ❗◇ Partial Ignored - ⚠ Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.26	Identification	<Id>		[0..1]		14
6.1.27	Name	<Nm>		[0..1]	❗◇	15
6.1.28	PostalAddress	<PstlAdr>		[0..1]	❗◇	15

❗🚫 , ❗◇ >> Note as not all **BranchData2** blocks have this element removed and/or ignored. Please refer to the page number next to the element for further details on which elements have been removed and/or ignored.

.

Used in element(s)

"BranchIdentification" on page 13

4.6.1 Identification

XML Tag: Id

Presence: [0..1]

Definition: Unique and unambiguous identification of a branch of a financial institution.

Datatype: "Max35Text" on page 153

4.6.2 Name

XML Tag: Nm

Presence: [0..1]

Definition: Name by which an agent is known and which is usually used to identify that agent.

Datatype: "Max140Text" on page 152

Usage Guideline details

- **This element(pain.001.001.03/PaymentInformation/DebtorAgent/BranchIdentification/Name) will be ignored by the Receiver.**

4.6.3 PostalAddress

XML Tag: PstlAdr

Presence: [0..1]

Definition: Information that locates and identifies a specific address, as defined by postal services.

The **PstlAdr** block contains the following elements (see datatype "PostalAddress6" on page 90 for details)

🚫 Removed - ！🚫 Partial Removed - ◇ Ignored - ！◇ Partial Ignored - ⚠ Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
9.1.2 , 6.1.9 , 6.1.29 , 10.1.0	AddressType	*<AdrTp>*		[0..1]		90
9.1.3 , 6.1.10 , 6.1.30 , 10.1.1	Department	*<Dept>*		[0..1]		91
9.1.4 , 6.1.11 , 6.1.31 , 10.1.2	SubDepartment	*<SubDept>*		[0..1]		91
9.1.5 , 6.1.12 , 6.1.32 , 10.1.3	StreetName	*<StrtNm>*		[0..1]		92
9.1.6 , 6.1.13 , 6.1.33 , 10.1.4	BuildingNumber	*<BldgNb>*		[0..1]		92
9.1.7 , 6.1.14 , 6.1.34 , 10.1.5	PostCode	*<PstCd>*		[0..1]		92
9.1.8 , 6.1.15 , 6.1.35 , 10.1.6	TownName	*<TwnNm>*		[0..1]		93
9.1.9 , 6.1.16 , 6.1.36 , 10.1.7	CountrySubDivision	*<CtrySubDvsn>*		[0..1]		93
9.1.10 , 6.1.17 , 6.1.37 , 10.1.8	Country	*<Ctry>*		[0..1]		94

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
9.1.11 , 6.1.18 , 6.1.38 , 10.1.9	AddressLine	<AdrLine>		[0..7]		94

Usage Guideline details

- **This element(pain.001.001.03/PaymentInformation/DebtorAgent/BranchIdentification/Postal-Address) will be ignored by the Receiver.**

4.7   CashAccount16

Definition: Set of elements used to identify an account.

🚫 Removed - !🚫 Partial Removed - ◇ Ignored - !◇ Partial Ignored - ⚠ Details below - Ⓜ Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
1.1.0	Identification	<Id>		[1..1]	⚠	16
1.1.8	Type	<Tp>		[0..1]	◇	17
1.1.11	Currency	<Ccy>		[0..1]	◇	18
1.1.12	Name	<Nm>		[0..1]	◇	18

Used in element(s)

"ChargesAccount" on page 82, "CreditorAccount" on page 38, "CreditorAgentAccount" on page 37, "DebtorAccount" on page 80, "DebtorAgentAccount" on page 80, "IntermediaryAgent1Account" on page 34, "IntermediaryAgent2Account" on page 35, "IntermediaryAgent3Account" on page 36

4.7.1   Identification

XML Tag: Id

Presence: [1..1]

Definition: Unique and unambiguous identification for the account between the account owner and the account servicer.

The **Id** block contains the following elements (see datatype "AccountIdentification4Choice" on page 9 for details)

🚫 Removed - !🚫 Partial Removed - ◇ Ignored - !◇ Partial Ignored - ⚠ Details below - Ⓜ Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
1.1.1	IBAN	<IBAN>	{Or	[1..1]		9
1.1.2	Other	<Othr>	Or}	[1..1]	!◇	9

🚫 , 🔸 >> Note as not all **Id** blocks have this element removed and/or ignored. Please refer to the page number next to the element for further details on which elements have been removed and/or ignored.

.

Usage Guideline details

- **on pain.001.001.03/PaymentInformation/DebtorAccount/Identification**

  - **HSBC France Debtor Account:**

    From 20th July 2015 all French accounts activated for use on HSBC Connect or HSBC Net will be in the IBAN format. From this date the customer can only sup-ply the Debtor Account in the IBAN format.

    If
    Tghe customer account is activated for use on HSBC Connect or HSBC Net on or af-ter 20th July 2015

    Then
    Debtor Account/ID/Other/ID must not be provided and only Debtor Account/ID/IBAN can be provided

    Else
    Batch is rejected

- **on pain.001.001.03/PaymentInformation/DebtorAccount/Identification**

  Comment:
  Debtor Account can be provided is either IBAN or Domestic Format. It is highly recommended that the IBAN is always used as the Debtor Account.

4.7.2   Type

XML Tag: Tp

Presence: [0..1]

Definition: Specifies the nature, or use of the account.

The **Tp** block contains the following elements (see datatype "CashAccountType2" on page 18 for de-tails)

🚫 Removed - 🚫 Partial Removed - 🔸 Ignored - 🔸 Partial Ignored - ⚠ Details below - Ⓜ Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
1.1.9	Code	*<Cd>*	{Or	[1..1]		19
1.1.10	Proprietary	*<Prtry>*	Or}	[1..1]		19

Usage Guideline details

- **This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInforma-tion/CreditorAccount/Type) will be ignored by the Receiver.**

- **This element(pain.001.001.03/PaymentInformation/DebtorAccount/Type) will be ignored by the Receiver.**

4.7.3 Currency

XML Tag: Ccy

Presence: [0..1]

Definition: Identification of the currency in which the account is held.

Usage: Currency should only be used in case one and the same account number covers several currencies

and the initiating party needs to identify which currency needs to be used for settlement on the account.

Datatype: "ActiveOrHistoricCurrencyCode" on page 124

Usage Guideline details

- **This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/CreditorAccount/Currency) will be ignored by the Receiver.**

4.7.4 Name

XML Tag: Nm

Presence: [0..1]

Definition: Name of the account, as assigned by the account servicing institution, in agreement with the account owner in order to provide an additional means of identification of the account.

Usage: The account name is different from the account owner name. The account name is used in certain user communities to provide a means of identifying the account, in addition to the account owner's identity and the account number.

Datatype: "Max70Text" on page 154

Usage Guideline details

- **This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/CreditorAccount/Name) will be ignored by the Receiver.**

4.8 CashAccountType2

Definition: Nature or use of the account.

🚫 Removed - !🚫 Partial Removed - ◇ Ignored - !◇ Partial Ignored - ⚠ Details below - Ⓜ Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
1.1.9	Code	*<Cd>*	{Or	[1..1]		19
1.1.10	Proprietary	*<Prtry>*	Or}	[1..1]		19

Used in element(s)

4.8.1　　　Code

XML Tag: Cd

Presence: [1..1]

Warning	Either Code or Proprietary must be present, but not both.

Definition: Account type, in a coded form.

Datatype: "CashAccountType4Code" on page 129

4.8.2　　　Proprietary

XML Tag: Prtry

Presence: [1..1]

Warning	Either Code or Proprietary must be present, but not both.

Definition: Nature or use of the account in a proprietary form.

Datatype: "Max35Text" on page 153

4.9　　CategoryPurpose1Choice

Definition: Specifies the high level purpose of the instruction based on a set of pre-defined categories.

Usage: This is used by the initiating party to provide information concerning the processing of the payment. It is likely to trigger special processing by any of the agents involved in the payment chain.

🚫 Removed - ⛔ Partial Removed - ◇ Ignored - ◈ Partial Ignored - ⚠ Details below -
Ⓜ Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
2.15 , 2.40	Code	*<Cd>*	{Or	[1..1]	⚠	19
2.16 , 2.41	Proprietary	*<Prtry>*	Or}	[1..1]		20

Used in element(s)

4.9.1　　　Code

XML Tag: Cd

Presence: [1..1]

Definition: Category purpose, as published in an external category purpose code list.

Datatype: "ExternalCategoryPurpose1Code" on page 141

Usage Guideline details

- **on pain.001.001.03/PaymentInformation/PaymentTypeInformation/CategoryPurpose/Code**

  Comment:
  ```
  Salary payments can be made using code word SALA in this field.

  Based on the SALA code word the consolidated bulk debit will be booked on your ac-
  count statements so that individual entries of beneficiary names are not visible
   on the statements.

  In case of any rejection the name and IBAN account number of the beneficiary will
   be masked in pain.002, Camt.054, account statements and other reporting formats.

  Please note that this functionality of providing SALA code is not available for
   SEPA transactions initiated from United Kingdom, Germany, Poland, Czech Republic,
   Malta and Switzerland.

  If you are using HSBCNet File Upload or Authorisation then the beneficiary ac-
  counts will be visible in which case you may have to open separate account for
   Salary and provide entitlements to the required users.
  ```

4.9.2   Proprietary

XML Tag: Prtry

Presence: [1..1]

Definition: Category purpose, in a proprietary form.

Datatype: "Max35Text" on page 153

4.10   Cheque6

Definition: Set of characteristics related to a cheque instruction, such as cheque type or cheque num-
ber.

🚫 Removed - !🚫 Partial Removed - ◇ Ignored - !◇ Partial Ignored - ⚠ Details below -
M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
2.53	ChequeType	*<ChqTp>*		[0..1]		21
2.54	ChequeNumber	*<ChqNb>*		[0..1]		21
2.55	ChequeFrom	*<ChqFr>*		[0..1]		21
2.58	DeliveryMethod	*<DlvryMtd>*		[0..1]		22
2.61	DeliverTo	*<DlvrTo>*		[0..1]		22
2.64	InstructionPriority	*<InstrPrty>*		[0..1]		22
2.65	ChequeMaturityDate	*<ChqMtrtyDt>*		[0..1]		22
2.66	FormsCode	*<FrmsCd>*		[0..1]		23
2.67	MemoField	*<MemoFld>*		[0..2]		23

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
2.68	RegionalClearingZone	*<RgnlClrZone>*		[0..1]		23
2.69	PrintLocation	*<PrtLctn>*		[0..1]		23

Rules

R24   ChequeMaturityDateRule ✓

If ChequeMaturityDate is present, then ChequeType must be present and equal to DRFT or EL-DR.

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00101

– *Error Text:* Invalid message content for cheque maturity date.

Used in element(s)

"ChequeInstruction" on page 31

4.10.1   ChequeType

XML Tag: ChqTp

Presence: [0..1]

Definition: Specifies the type of cheque to be issued.

Datatype: "ChequeType2Code" on page 133

4.10.2   ChequeNumber

XML Tag: ChqNb

Presence: [0..1]

Definition: Unique and unambiguous identifier for a cheque as assigned by the agent.

*Datatype:* "Max35Text" on page 153

4.10.3   ChequeFrom

XML Tag: ChqFr

Presence: [0..1]

Definition: Identifies the party that ordered the issuance of the cheque.

The **ChqFr** block contains the following elements (see datatype "NameAndAddress10" on page 63 for details)

🚫 Removed - !🚫 Partial Removed - ◇ Ignored - !◇ Partial Ignored - ⚠ Details below -
M Mandatory - R[x..x] Repeatability[details]

| Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
2.56 , 2.62 , 2.96	Name	*<Nm>*		[1..1]		63
2.57 , 2.63 , 2.97	Address	*<Adr>*		[1..1]		63

4.10.4   DeliveryMethod

XML Tag: DlvryMtd

Presence: [0..1]

Definition: Specifies the delivery method of the cheque by the debtor's agent.

The **DlvryMtd** block contains the following elements (see datatype "ChequeDeliveryMethod1Choice" on page 23 for details)

🚫 Removed - !🚫 Partial Removed - ◇ Ignored - !◇ Partial Ignored - ⚠ Details below - Ⓜ Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
2.59	Code	*<Cd>*	{Or	[1..1]		24
2.60	Proprietary	*<Prtry>*	Or}	[1..1]		24

4.10.5   DeliverTo

XML Tag: DlvrTo

Presence: [0..1]

Definition: Party to whom the debtor's agent needs to send the cheque.

The **DlvrTo** block contains the following elements (see datatype "NameAndAddress10" on page 63 for details)

🚫 Removed - !🚫 Partial Removed - ◇ Ignored - !◇ Partial Ignored - ⚠ Details below - Ⓜ Mandatory - R[x..x] Repeatability[details]

| Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
2.56 , 2.62 , 2.96	Name	*<Nm>*		[1..1]		63
2.57 , 2.63 , 2.97	Address	*<Adr>*		[1..1]		63

4.10.6   InstructionPriority

XML Tag: InstrPrty

Presence: [0..1]

Definition: Urgency or order of importance that the originator would like the recipient of the payment instruction to apply to the processing of the payment instruction.

Datatype: "Priority2Code" on page 157

4.10.7   ChequeMaturityDate

XML Tag: ChqMtrtyDt

Presence: [0..1]

Definition: Date when the draft becomes payable and the debtor's account is debited.

Datatype: "ISODate" on page 149

4.10.8 FormsCode

XML Tag: FrmsCd

Presence: [0..1]

Definition: Identifies, in a coded form, the cheque layout, company logo and digitised signature to be used to print the cheque, as agreed between the initiating party and the debtor's agent.

Datatype: "Max35Text" on page 153

4.10.9 MemoField

XML Tag: MemoFld

Presence: [0..2]

Definition: Information that needs to be printed on a cheque, used by the payer to add miscellaneous information.

Datatype: "Max35Text" on page 153

4.10.10 RegionalClearingZone

XML Tag: RgnlClrZone

Presence: [0..1]

Definition: Regional area in which the cheque can be cleared, when a country has no nation-wide cheque clearing organisation.

Datatype: "Max35Text" on page 153

4.10.11 PrintLocation

XML Tag: PrtLctn

Presence: [0..1]

Definition: Specifies the print location of the cheque.

Datatype: "Max35Text" on page 153

4.11 ChequeDeliveryMethod1Choice

Definition: Set of characteristics related to a cheque instruction, such as cheque type or cheque number.

🚫 Removed - !🚫 Partial Removed - ◇ Ignored - !◇ Partial Ignored - ⚠ Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
2.59	Code	<Cd>	{Or	[1..1]		24
2.60	Proprietary	<Prtry>	Or}	[1..1]		24

Used in element(s)

"DeliveryMethod" on page 22

4.11.1   Code

XML Tag: Cd

Presence: [1..1]

Definition: Specifies the delivery method of the cheque by the debtor's agent.

Datatype: "ChequeDelivery1Code" on page 132

4.11.2   Proprietary

XML Tag: Prtry

Presence: [1..1]

Definition: Specifies a proprietary delivery method of the cheque by the debtor's agent.

Datatype: "Max35Text" on page 153

4.12   ClearingSystemIdentification2Choice

Definition: Choice of a clearing system identifier.

🚫 Removed - ！🚫 Partial Removed - ◇ Ignored - ！◇ Partial Ignored - ⚠ Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.4	Code	<Cd>	{Or	[1..1]		24
6.1.5	Proprietary	<Prtry>	Or}	[1..1]		24

Used in element(s)

"ClearingSystemIdentification" on page 25

4.12.1   Code

XML Tag: Cd

Presence: [1..1]

Definition: Identification of a clearing system, in a coded form as published in an external list.

Datatype: "ExternalClearingSystemIdentification1Code" on page 142

4.12.2   Proprietary

XML Tag: Prtry

Presence: [1..1]

Definition: Identification code for a clearing system, that has not yet been identified in the list of clearing systems.

Datatype: "Max35Text" on page 153

4.13 ClearingSystemMemberIdentification2

Definition: Unique identification, as assigned by a clearing system, to unambiguously identify a member of the clearing system.

🚫 Removed - ⊘ Partial Removed - ◇ Ignored - ◈ Partial Ignored - ⚠ Details below -
Ⓜ Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
6.1.3	ClearingSystemIdentification	*<ClrSysId>*		[0..1]	◈	25
6.1.6	MemberIdentification	*<MmbId>*		[1..1]		26

⊘ , ◈ >> Note as not all **ClearingSystemMemberIdentification2** blocks have this element removed and/or ignored. Please refer to the page number next to the element for further details on which elements have been removed and/or ignored.

.

Used in element(s)

"ClearingSystemMemberIdentification" on page 50

4.13.1 ClearingSystemIdentification

XML Tag: ClrSysId

Presence: [0..1]

Definition: Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed.

The **ClrSysId** block contains the following elements (see datatype "ClearingSystemIdentification2Choice" on page 24 for details)

🚫 Removed - ⊘ Partial Removed - ◇ Ignored - ◈ Partial Ignored - ⚠ Details below -
Ⓜ Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
6.1.4	Code	*<Cd>*	{Or	[1..1]		24
6.1.5	Proprietary	*<Prtry>*	Or}	[1..1]		24

Usage Guideline details

• **This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/CreditorAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification) will be ignored by the Receiver.**

> • **This element(pain.001.001.03/PaymentInformation/DebtorAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification) will be ignored by the Receiver.**

4.13.2 MemberIdentification

XML Tag: MmbId

Presence: [1..1]

Definition: Identification of a member of a clearing system.

Datatype: "Max35Text" on page 153

4.14 ContactDetails2

Definition: Communication device number or electronic address used for communication.

🚫 Removed - !🚫 Partial Removed - ◇ Ignored - !◇ Partial Ignored - ⚠ Details below -
M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
9.1.35	NamePrefix	<NmPrfx>		[0..1]		26
9.1.36	Name	<Nm>		[0..1]		26
9.1.37	PhoneNumber	<PhneNb>		[0..1]		27
9.1.38	MobileNumber	<MobNb>		[0..1]		27
9.1.39	FaxNumber	<FaxNb>		[0..1]		27
9.1.40	EmailAddress	<EmailAdr>		[0..1]		27
9.1.41	Other	<Othr>		[0..1]		27

Used in element(s)

"ContactDetails" on page 72

4.14.1 NamePrefix

XML Tag: NmPrfx

Presence: [0..1]

Definition: Specifies the terms used to formally address a person.

Datatype: "NamePrefix1Code" on page 154

4.14.2 Name

XML Tag: Nm

Presence: [0..1]

Definition: Name by which a party is known and which is usually used to identify that party.

Datatype: "Max140Text" on page 152

4.14.3 PhoneNumber

XML Tag: PhneNb

Presence: [0..1]

Definition: Collection of information that identifies a phone number, as defined by telecom services.

Datatype: "PhoneNumber" on page 157

4.14.4 MobileNumber

XML Tag: MobNb

Presence: [0..1]

Definition: Collection of information that identifies a mobile phone number, as defined by telecom services.

Datatype: "PhoneNumber" on page 157

4.14.5 FaxNumber

XML Tag: FaxNb

Presence: [0..1]

Definition: Collection of information that identifies a FAX number, as defined by telecom services.

Datatype: "PhoneNumber" on page 157

4.14.6 EmailAddress

XML Tag: EmailAdr

Presence: [0..1]

Definition: Address for electronic mail (e-mail).

Datatype: "Max2048Text" on page 153

4.14.7 Other

XML Tag: Othr

Presence: [0..1]

Definition: Contact details in another form.

Datatype: "Max35Text" on page 153

4.15 CreditTransferTransactionInformation10__1

Definition: Set of elements used to provide information specific to the individual transaction(s) included in the message.

🚫 Removed - !🚫 Partial Removed - ◇ Ignored - !◇ Partial Ignored - ⚠ Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
2.28	PaymentIdentification	*<PmtId>*		[1..1]		30
2.31	PaymentTypeInformation	*<PmtTpInf>*		[0..1]	⚠	30
2.42	Amount	*<Amt>*		[1..1]		31
2.47	ExchangeRateInformation	*<XchgRateInf>*		[0..1]		31
2.51	ChargeBearer	*<ChrgBr>*		[0..1]		31
2.52	ChequeInstruction	*<ChqInstr>*		[0..1]	◇	31
2.70	UltimateDebtor	*<UltmtDbtr>*		[0..1]	⚠	32
2.71	IntermediaryAgent1	*<IntrmyAgt1>*		[0..1]	◇	33
2.72	IntermediaryAgent1Account	*<IntrmyAgt1Acct>*		[0..1]	◇	34
2.73	IntermediaryAgent2	*<IntrmyAgt2>*		[0..1]	◇	34
2.74	IntermediaryAgent2Account	*<IntrmyAgt2Acct>*		[0..1]	◇	35
2.75	IntermediaryAgent3	*<IntrmyAgt3>*		[0..1]	◇	35
2.76	IntermediaryAgent3Account	*<IntrmyAgt3Acct>*		[0..1]	◇	36
2.77	CreditorAgent	*<CdtrAgt>*		[0..1]		36
2.78	CreditorAgentAccount	*<CdtrAgtAcct>*		[0..1]	◇	37
2.79	Creditor	*<Cdtr>*		[0..1]	**M**	37
2.80	CreditorAccount	*<CdtrAcct>*		[0..1]	**M**	38
2.81	UltimateCreditor	*<UltmtCdtr>*		[0..1]	⚠	38
2.82	InstructionForCreditorAgent	*<InstrForCdtrAgt>*		[0..*]	◇	39
2.85	InstructionForDebtorAgent	*<InstrForDbtrAgt>*		[0..1]	◇	39
2.86	Purpose	*<Purp>*		[0..1]		40
2.89	RegulatoryReporting	*<RgltryRptg>*		[0..10]		40
2.90	Tax	*<Tax>*		[0..1]	◇	40
2.91	RelatedRemittanceInformation	*<RltdRmtInf>*		[0..10]		41
2.98	RemittanceInformation	*<RmtInf>*		[0..1]		42

Rules

R12   IntermediaryAgent2Rule ✓

If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00056

– *Error Text:* Invalid message content for intermediary agent 2.

R13   **IntermediaryAgent3Rule** ✓

If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00057

– *Error Text:* Invalid message content for intermediary agent 3.

R14   **InstructionForCreditorAgentRule** ✓

If InstructionForCreditorAgent/Code contains CHQB, then CreditorAccount is not allowed.

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00051

– *Error Text:* Invalid message content for instruction for creditor agent PayCreditorByCheque

R15   **IntermediaryAgent1AccountRule** ✓

If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00052

– *Error Text:* Invalid message content for intermediary agent 1 account.

R16   **IntermediaryAgent2AccountRule** ✓

If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00053

– *Error Text:* Invalid message content for intermediary agent 2 account.

R17   **IntermediaryAgent3AccountRule** ✓

If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00054

– *Error Text:* Invalid message content for intermediary agent 3 account.

Guidelines

1. **UltimateCreditorGuideline**

UltimateCreditor may only be present if different from Creditor.

2. **UltimateDebtorGuideline**

   UltimateDebtor may only be present if different from Debtor.

Used in element(s)

"CreditTransferTransactionInformation" on page 83

4.15.1 PaymentIdentification

XML Tag: PmtId

Presence: [1..1]

Definition: Set of elements used to reference a payment instruction.

The **PmtId** block contains the following elements (see datatype "PaymentIdentification1" on page 73 for details)

🚫 Removed - !🚫 Partial Removed - ◇ Ignored - !◇ Partial Ignored - ⚠ Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
2.29	InstructionIdentification	*<InstrId>*		[0..1]		73
2.30	EndToEndIdentification	*<EndToEndId>*		[1..1]		73

4.15.2 PaymentTypeInformation

XML Tag: PmtTpInf

Presence: [0..1]

Definition: Set of elements used to further specify the type of transaction.

The **PmtTpInf** block contains the following elements (see datatype "PaymentTypeInformation19__1" on page 85 for details)

🚫 Removed - !🚫 Partial Removed - ◇ Ignored - !◇ Partial Ignored - ⚠ Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
2.7 , 2.32	InstructionPriority	*<InstrPrty>*		[0..1]	◇	86
2.8 , 2.33	ServiceLevel	*<SvcLvl>*		[0..1]	M	86
2.11 , 2.36	LocalInstrument	*<LclInstrm>*		[0..1]		86
2.14 , 2.39	CategoryPurpose	*<CtgyPurp>*		[0..1]		87

Usage Guideline details

• **on pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/PaymentType-Information**

   Comment:

> Provide Service Level only at either Payment-Information or Transaction level. Use at PaymentInformation level is recommended.

4.15.3   Amount

XML Tag: Amt

Presence: [1..1]

Definition: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.

The **Amt** block contains the following elements (see datatype "AmountType3Choice" on page 11 for details)

🚫 Removed - !🚫 Partial Removed - ◇ Ignored - !◇ Partial Ignored - ⚠ Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
2.43	InstructedAmount	*<InstdAmt>*	{Or	[1..1]	⚠	11
2.44	EquivalentAmount	*<EqvtAmt>*	Or}	[1..1]	◇	11

4.15.4   ExchangeRateInformation

XML Tag: XchgRateInf

Presence: [0..1]

Definition: Set of elements used to provide details on the currency exchange rate and contract.

The **XchgRateInf** block contains the following elements (see datatype "ExchangeRateInformation1" on page 48 for details)

🚫 Removed - !🚫 Partial Removed - ◇ Ignored - !◇ Partial Ignored - ⚠ Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
2.48	ExchangeRate	*<XchgRate>*		[0..1]		48
2.49	RateType	*<RateTp>*		[0..1]		48
2.50	ContractIdentification	*<CtrctId>*		[0..1]		49

4.15.5   ChargeBearer

XML Tag: ChrgBr

Presence: [0..1]

Definition: Specifies which party/parties will bear the charges associated with the processing of the payment transaction.

Datatype: "ChargeBearerType1Code" on page 130

4.15.6   ChequeInstruction

XML Tag: ChqInstr

Presence: [0..1]

Definition: Set of elements needed to issue a cheque.

The **ChqInstr** block contains the following elements (see datatype "Cheque6" on page 20 for details)

🚫 Removed - ⛔ Partial Removed - ◇ Ignored - ◈ Partial Ignored - ⚠ Details below - Ⓜ Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
2.53	ChequeType	*<ChqTp>*		[0..1]		21
2.54	ChequeNumber	*<ChqNb>*		[0..1]		21
2.55	ChequeFrom	*<ChqFr>*		[0..1]		21
2.58	DeliveryMethod	*<DlvryMtd>*		[0..1]		22
2.61	DeliverTo	*<DlvrTo>*		[0..1]		22
2.64	InstructionPriority	*<InstrPrty>*		[0..1]		22
2.65	ChequeMaturityDate	*<ChqMtrtyDt>*		[0..1]		22
2.66	FormsCode	*<FrmsCd>*		[0..1]		23
2.67	MemoField	*<MemoFld>*		[0..2]		23
2.68	RegionalClearingZone	*<RgnlClrZone>*		[0..1]		23
2.69	PrintLocation	*<PrtLctn>*		[0..1]		23

Usage Guideline details

- **This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/ChequeInstruction) will be ignored by the Receiver.**

4.15.7 UltimateDebtor

XML Tag: UltmtDbtr

Presence: [0..1]

Definition: Ultimate party that owes an amount of money to the (ultimate) creditor.

The **UltmtDbtr** block contains the following elements (see datatype "PartyIdentification32" on page 68 for details)

🚫 Removed - ⛔ Partial Removed - ◇ Ignored - ◈ Partial Ignored - ⚠ Details below - Ⓜ Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
9.1.0	Name	*<Nm>*		[0..1]	⚠	68
9.1.1	PostalAddress	*<PstlAdr>*		[0..1]	◇	69

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
9.1.12	Identification	*<Id>*		[0..1]	M ⚠	70
9.1.33	CountryOfResidence	*<CtryOfRes>*		[0..1]	⯁	72
9.1.34	ContactDetails	*<CtctDtls>*		[0..1]	⯁	72

🚫 , ⯁ >> Note as not all **UltmtDbtr** blocks have this element removed and/or ignored. Please refer to the page number next to the element for further details on which elements have been removed and/or ignored.

.

Usage Guideline details

- **on pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/UltimateDebtor**

  Comment:
  ```
  This element is Mandatory where the Ultimate Debtor differs from the Debtor either
   at Payment Information or Credit Transfer Transaction Information level. See be-
  low rule:
  If UltimateDebtor is present, then CreditTransferTransactionInformation/Ultimat-
  eDebtor is not allowed.
  If CreditTransferTransactionInformation/UltimateDebtor is present, then Ultimat-
  eDebtor is not allowed.
  CreditTransferTransactionInformation/UltimateDebtor and UltimateDebtor may both be
   absent.
  ```

4.15.8   IntermediaryAgent1

XML Tag: IntrmyAgt1

Presence: [0..1]

Definition: Agent between the debtor's agent and the creditor's agent.

Usage: If more than one intermediary agent is present, then IntermediaryAgent1 identifies the agent between the DebtorAgent and the IntermediaryAgent2.

The **IntrmyAgt1** block contains the following elements (see datatype "BranchAndFinancialInstitutionIdentification4" on page 12 for details)

🚫 Removed - 🚫 Partial Removed - ⯁ Ignored - ⯁ Partial Ignored - ⚠ Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
6.1.0	FinancialInstitutionIdentification	*<FinInstnId>*		[1..1]		13
6.1.25	BranchIdentification	*<BrnchId>*		[0..1]		13

Usage Guideline details

- **This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/IntermediaryAgent1) will be ignored by the Receiver.**

4.15.9 IntermediaryAgent1Account

XML Tag: IntrmyAgt1Acct

Presence: [0..1]

Definition: Unambiguous identification of the account of the intermediary agent 1 at its servicing agent in the payment chain.

The **IntrmyAgt1Acct** block contains the following elements (see datatype "CashAccount16" on page 16 for details)

🚫 Removed - ⚠️🚫 Partial Removed - ◆ Ignored - ⚠️◆ Partial Ignored - ⚠️ Details below - Ⓜ Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
1.1.0	Identification	*<Id>*		[1..1]		16
1.1.8	Type	*<Tp>*		[0..1]		17
1.1.11	Currency	*<Ccy>*		[0..1]		18
1.1.12	Name	*<Nm>*		[0..1]		18

Usage Guideline details

- **This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/IntermediaryAgent1Account) will be ignored by the Receiver.**

4.15.10 IntermediaryAgent2

XML Tag: IntrmyAgt2

Presence: [0..1]

Definition: Agent between the debtor's agent and the creditor's agent.

Usage: If more than two intermediary agents are present, then IntermediaryAgent2 identifies the agent between the IntermediaryAgent1 and the IntermediaryAgent3.

The **IntrmyAgt2** block contains the following elements (see datatype "BranchAndFinancialInstitutionIdentification4" on page 12 for details)

🚫 Removed - ⚠️🚫 Partial Removed - ◆ Ignored - ⚠️◆ Partial Ignored - ⚠️ Details below - Ⓜ Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.0	FinancialInstitutionIdentification	*<FinInstnId>*		[1..1]		13
6.1.25	BranchIdentification	*<BrnchId>*		[0..1]		13

Usage Guideline details

> • **This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/IntermediaryAgent2) will be ignored by the Receiver.**

4.15.11   IntermediaryAgent2Account

XML Tag: IntrmyAgt2Acct

Presence: [0..1]

Definition: Unambiguous identification of the account of the intermediary agent 2 at its servicing agent in the payment chain.

The **IntrmyAgt2Acct** block contains the following elements (see datatype "CashAccount16" on page 16 for details)

🚫 Removed - !🚫 Partial Removed - ◇ Ignored - !◇ Partial Ignored - ⚠ Details below -
Ⓜ Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
1.1.0	Identification	*<Id>*		[1..1]		16
1.1.8	Type	*<Tp>*		[0..1]		17
1.1.11	Currency	*<Ccy>*		[0..1]		18
1.1.12	Name	*<Nm>*		[0..1]		18

Usage Guideline details

> • **This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/IntermediaryAgent2Account) will be ignored by the Receiver.**

4.15.12   IntermediaryAgent3

XML Tag: IntrmyAgt3

Presence: [0..1]

Definition: Agent between the debtor's agent and the creditor's agent.

Usage: If IntermediaryAgent3 is present, then it identifies the agent between the IntermediaryAgent 2 and the CreditorAgent.

The **IntrmyAgt3** block contains the following elements (see datatype "BranchAndFinancialInstitutionIdentification4" on page 12 for details)

🚫 Removed - !🚫 Partial Removed - ◇ Ignored - !◇ Partial Ignored - ⚠ Details below -
Ⓜ Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
6.1.0	FinancialInstitutionIdentification	*<FinInstnId>*		[1..1]		13

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.25	BranchIdentification	<BrnchId>		[0..1]		13

Usage Guideline details

- **This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/IntermediaryAgent3) will be ignored by the Receiver.**

4.15.13   IntermediaryAgent3Account

XML Tag: IntrmyAgt3Acct

Presence: [0..1]

Definition: Unambiguous identification of the account of the intermediary agent 3 at its servicing agent in the payment chain.

The **IntrmyAgt3Acct** block contains the following elements (see datatype "CashAccount16" on page 16 for details)

🚫 Removed - !🚫 Partial Removed - ◇ Ignored - !◇ Partial Ignored - ⚠ Details below -
Ⓜ Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
1.1.0	Identification	<Id>		[1..1]		16
1.1.8	Type	<Tp>		[0..1]		17
1.1.11	Currency	<Ccy>		[0..1]		18
1.1.12	Name	<Nm>		[0..1]		18

Usage Guideline details

- **This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/IntermediaryAgent3Account) will be ignored by the Receiver.**

4.15.14   CreditorAgent

XML Tag: CdtrAgt

Presence: [0..1]

Definition: Financial institution servicing an account for the creditor.

The **CdtrAgt** block contains the following elements (see datatype "BranchAndFinancialInstitutionIdentification4" on page 12 for details)

🚫 Removed - !🚫 Partial Removed - ◇ Ignored - !◇ Partial Ignored - ⚠ Details below -
Ⓜ Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.0	FinancialInstitutionIdentification	*<FinInstnId>*		[1..1]		13
6.1.25	BranchIdentification	*<BrnchId>*		[0..1]	◇	13

4.15.15   CreditorAgentAccount

XML Tag: CdtrAgtAcct

Presence: [0..1]

Definition: Unambiguous identification of the account of the creditor agent at its servicing agent to which a credit entry will be made as a result of the payment transaction.

The **CdtrAgtAcct** block contains the following elements (see datatype "CashAccount16" on page 16 for details)

🚫 Removed - !🚫 Partial Removed - ◇ Ignored - !◇ Partial Ignored - ⚠ Details below - Ⓜ Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
1.1.0	Identification	*<Id>*		[1..1]		16
1.1.8	Type	*<Tp>*		[0..1]		17
1.1.11	Currency	*<Ccy>*		[0..1]		18
1.1.12	Name	*<Nm>*		[0..1]		18

Usage Guideline details

- **This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/CreditorAgentAccount) will be ignored by the Receiver.**

4.15.16   Creditor

XML Tag: Cdtr

Presence: [0..1]

Definition: Party to which an amount of money is due.

The **Cdtr** block contains the following elements (see datatype "PartyIdentification32" on page 68 for details)

🚫 Removed - !🚫 Partial Removed - ◇ Ignored - !◇ Partial Ignored - ⚠ Details below - Ⓜ Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
9.1.0	Name	*<Nm>*		[0..1]	Ⓜ ⚠	68
9.1.1	PostalAddress	*<PstlAdr>*		[0..1]	⚠	69
9.1.12	Identification	*<Id>*		[0..1]		70

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
9.1.33	CountryOfResidence	<CtryOfRes>		[0..1]		72
9.1.34	ContactDetails	<CtctDtls>		[0..1]	◇	72

Usage Guideline details

• **on pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/Creditor**

  This element is now mandatory, the minimum occurrence has been changed to : 1

4.15.17   CreditorAccount

XML Tag: CdtrAcct

Presence: [0..1]

Definition: Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction.

The **CdtrAcct** block contains the following elements (see datatype "CashAccount16" on page 16 for details)

🚫 Removed - !🚫 Partial Removed - ◇ Ignored - !◇ Partial Ignored - ⚠ Details below -
M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
1.1.0	Identification	<Id>		[1..1]		16
1.1.8	Type	<Tp>		[0..1]	◇	17
1.1.11	Currency	<Ccy>		[0..1]	◇	18
1.1.12	Name	<Nm>		[0..1]	◇	18

Usage Guideline details

• **on pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/CreditorAccount**

  This element is now mandatory, the minimum occurrence has been changed to : 1

4.15.18   UltimateCreditor

XML Tag: UltmtCdtr

Presence: [0..1]

Definition: Ultimate party to which an amount of money is due.

The **UltmtCdtr** block contains the following elements (see datatype "PartyIdentification32" on page 68 for details)

Removed - 🚫 Partial Removed - !🚫 Ignored - ◇ Partial Ignored - ▮◇ Details below - ⚠
M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
9.1.0	Name	<Nm>		[0..1]	⚠	68
9.1.1	PostalAddress	<PstlAdr>		[0..1]	◇	69
9.1.12	Identification	<Id>		[0..1]	M ⚠	70
9.1.33	CountryOfResidence	<CtryOfRes>		[0..1]	◇	72
9.1.34	ContactDetails	<CtctDtls>		[0..1]	◇	72

Usage Guideline details

- **on pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/UltimateCreditor**

  Comment:
  `This element is Mandatory where the Ultimate Creditor differs from the Creditor.`

4.15.19 InstructionForCreditorAgent

XML Tag: InstrForCdtrAgt

Presence: [0..*]

Definition: Further information related to the processing of the payment instruction, provided by the initiating party, and intended for the creditor agent.

The **InstrForCdtrAgt** block contains the following elements (see datatype "InstructionForCreditorAgent1" on page 61 for details)

Removed - 🚫 Partial Removed - !🚫 Ignored - ◇ Partial Ignored - ▮◇ Details below - ⚠
M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
2.83	Code	<Cd>		[0..1]		62
2.84	InstructionInformation	<InstrInf>		[0..1]		62

Usage Guideline details

- **This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/InstructionForCreditorAgent) will be ignored by the Receiver.**

4.15.20 InstructionForDebtorAgent

XML Tag: InstrForDbtrAgt

Presence: [0..1]

Definition: Further information related to the processing of the payment instruction, that may need to be acted upon by the debtor agent, depending on agreement between debtor and the debtor agent.

Datatype: "Max140Text" on page 152

Usage Guideline details

- **This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/InstructionForDebtorAgent) will be ignored by the Receiver.**

4.15.21   Purpose

XML Tag: Purp

Presence: [0..1]

Definition: Underlying reason for the payment transaction.

Usage: Purpose is used by the end-customers, that is initiating party, (ultimate) debtor, (ultimate) creditor to provide information concerning the nature of the payment. Purpose is a content element, which is not used for processing by any of the agents involved in the payment chain.

The **Purp** block contains the following elements (see datatype "Purpose2Choice" on page 95 for details)

🚫 Removed - ⚠🚫 Partial Removed - ◇ Ignored - ⚠◇ Partial Ignored - ⚠ Details below -
Ⓜ Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
2.87	Code	*<Cd>*	{Or	[1..1]		95
2.88	Proprietary	*<Prtry>*	Or}	[1..1]		95

4.15.22   RegulatoryReporting

XML Tag: RgltryRptg

Presence: [0..10]

Definition: Information needed due to regulatory and statutory requirements.

The **RgltryRptg** block contains the following elements (see datatype "RegulatoryReporting3" on page 98 for details)

🚫 Removed - ⚠🚫 Partial Removed - ◇ Ignored - ⚠◇ Partial Ignored - ⚠ Details below -
Ⓜ Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
11.1.0	DebitCreditReportingIndicator	*<DbtCdtRptgInd>*		[0..1]	◇	99
11.1.1	Authority	*<Authrty>*		[0..1]	◇	99
11.1.4	Details	*<Dtls>*		[0..*]		100

4.15.23   Tax

XML Tag: Tax

Presence: [0..1]

Definition: Set of elements used to provide details on the tax.

The **Tax** block contains the following elements (see datatype "TaxInformation3" on page 112 for details)

🚫 Removed - ⚠️ Partial Removed - ◇ Ignored - ⚠️ Partial Ignored - ⚠️ Details below -
Ⓜ Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
13.1.0	Creditor	*<Cdtr>*		[0..1]		113
13.1.4	Debtor	*<Dbtr>*		[0..1]		113
13.1.11	AdministrationZone	*<AdmstnZn>*		[0..1]		114
13.1.12	ReferenceNumber	*<RefNb>*		[0..1]		114
13.1.13	Method	*<Mtd>*		[0..1]		114
13.1.14	TotalTaxableBaseAmount	*<TtlTaxblBaseAmt>*		[0..1]		114
13.1.15	TotalTaxAmount	*<TtlTaxAmt>*		[0..1]		114
13.1.16	Date	*<Dt>*		[0..1]		115
13.1.17	SequenceNumber	*<SeqNb>*		[0..1]		115
13.1.18	Record	*<Rcrd>*		[0..*]		115

Usage Guideline details

- **This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/Tax) will be ignored by the Receiver.**

4.15.24 RelatedRemittanceInformation

XML Tag: RltdRmtInf

Presence: [0..10]

Definition: Set of elements used to provide information related to the handling of the remittance information by any of the agents in the transaction processing chain.

The **RltdRmtInf** block contains the following elements (see datatype "RemittanceLocation2" on page 103 for details)

🚫 Removed - ⚠️ Partial Removed - ◇ Ignored - ⚠️ Partial Ignored - ⚠️ Details below -
Ⓜ Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
2.92	RemittanceIdentification	*<RmtId>*		[0..1]		103
2.93	RemittanceLocationMethod	*<RmtLctnMtd>*		[0..1]		104

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
2.94	RemittanceLocationElectronicAddress	<RmtLctnElctrncAdr>		[0..1]		104
2.95	RemittanceLocationPostalAddress	<RmtLctnPstlAdr>		[0..1]		104

4.15.25   RemittanceInformation

XML Tag: RmtInf

Presence: [0..1]

Definition: Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system.

The **RmtInf** block contains the following elements (see datatype "RemittanceInformation5" on page 102 for details)

🚫 Removed - !🚫 Partial Removed - ◇ Ignored - !◇ Partial Ignored - ⚠ Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
2.99	Unstructured	<Ustrd>		[0..*]	⚠	102
2.100	Structured	<Strd>		[0..*]		103

4.16   CreditorReferenceInformation2

Definition: Reference information provided by the creditor to allow the identification of the underlying documents.

🚫 Removed - !🚫 Partial Removed - ◇ Ignored - !◇ Partial Ignored - ⚠ Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
2.121	Type	<Tp>		[0..1]		42
2.126	Reference	<Ref>		[0..1]		43

Used in element(s)

"CreditorReferenceInformation" on page 109

4.16.1   Type

XML Tag: Tp

Presence: [0..1]

Definition: Specifies the type of creditor reference.

The **Tp** block contains the following elements (see datatype "CreditorReferenceType2" on page 44 for details)

Removed - 🚫 Partial Removed - 🔷 Ignored - 🔷 Partial Ignored - ⚠ Details below - Ⓜ Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
2.122	CodeOrProprietary	<CdOrPrtry>		[1..1]		44
2.125	Issuer	<Issr>		[0..1]		44

4.16.2　Reference

XML Tag: Ref

Presence: [0..1]

Definition: Unique reference, as assigned by the creditor, to unambiguously refer to the payment transaction.

Usage: If available, the initiating party should provide this reference in the structured remittance information, to enable reconciliation by the creditor upon receipt of the amount of money.

If the business context requires the use of a creditor reference or a payment remit identification, and only one identifier can be passed through the end-to-end chain, the creditor's reference or payment remittance identification should be quoted in the end-to-end transaction identification.

Datatype: "Max35Text" on page 153

4.17　CreditorReferenceType1Choice

Definition: Specifies the type of document referred by the creditor.

Removed - 🚫 Partial Removed - 🔷 Ignored - 🔷 Partial Ignored - ⚠ Details below - Ⓜ Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
2.123	Code	<Cd>	{Or	[1..1]		43
2.124	Proprietary	<Prtry>	Or}	[1..1]		43

Used in element(s)

"CodeOrProprietary" on page 44

4.17.1　Code

XML Tag: Cd

Presence: [1..1]

Definition: Type of creditor reference, in a coded form.

Datatype: "DocumentType3Code" on page 136

4.17.2　Proprietary

XML Tag: Prtry

Presence: [1..1]

Definition: Creditor reference type, in a proprietary form.

Datatype: "Max35Text" on page 153

4.18   CreditorReferenceType2

Definition: Specifies the type of creditor reference.

🚫 Removed - !🚫 Partial Removed - ◇ Ignored - !◇ Partial Ignored - ⚠ Details below -
M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
2.122	CodeOrProprietary	*<CdOrPrtry>*		[1..1]		44
2.125	Issuer	*<Issr>*		[0..1]		44

Used in element(s)

"Type" on page 42

4.18.1   CodeOrProprietary

XML Tag: CdOrPrtry

Presence: [1..1]

Definition: Coded or proprietary format creditor reference type.

The **CdOrPrtry** block contains the following elements (see datatype "CreditorReferenceType1Choice" on page 43 for details)

🚫 Removed - !🚫 Partial Removed - ◇ Ignored - !◇ Partial Ignored - ⚠ Details below -
M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
2.123	Code	*<Cd>*	{Or	[1..1]		43
2.124	Proprietary	*<Prtry>*	Or}	[1..1]		43

4.18.2   Issuer

XML Tag: Issr

Presence: [0..1]

Definition: Entity that assigns the credit reference type.

Datatype: "Max35Text" on page 153

4.19   DateAndPlaceOfBirth

Definition: Date and place of birth of a person.

🚫 Removed - ⛔ Partial Removed - 🔶 Ignored - 🔶 Partial Ignored - ⚠ Details below -
Ⓜ Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
9.1.23	BirthDate	*<BirthDt>*		[1..1]		45
9.1.24	ProvinceOfBirth	*<PrvcOfBirth>*		[0..1]		45
9.1.25	CityOfBirth	*<CityOfBirth>*		[1..1]		45
9.1.26	CountryOfBirth	*<CtryOfBirth>*		[1..1]		45

Used in element(s)

"DateAndPlaceOfBirth" on page 88

4.19.1　BirthDate

XML Tag: BirthDt

Presence: [1..1]

Definition: Date on which a person is born.

Datatype: "ISODate" on page 149

4.19.2　ProvinceOfBirth

XML Tag: PrvcOfBirth

Presence: [0..1]

Definition: Province where a person was born.

Datatype: "Max35Text" on page 153

4.19.3　CityOfBirth

XML Tag: CityOfBirth

Presence: [1..1]

Definition: City where a person was born.

Datatype: "Max35Text" on page 153

4.19.4　CountryOfBirth

XML Tag: CtryOfBirth

Presence: [1..1]

Definition: Country where a person was born.

Datatype: "CountryCode" on page 135

4.20　DatePeriodDetails

Definition: Range of time defined by a start date and an end date.

Removed - 🚫 Partial Removed - !🚫 Ignored - ◇ Partial Ignored - !◇ Details below - ⚠
M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
13.1.29 , 13.1.40	FromDate	*<FrDt>*		[1..1]		46
13.1.30 , 13.1.41	ToDate	*<ToDt>*		[1..1]		46

Used in element(s)

"FromToDate" on page 118

4.20.1　　　FromDate

XML Tag: FrDt

Presence: [1..1]

Definition: Start date of the range.

Datatype: "ISODate" on page 149

4.20.2　　　ToDate

XML Tag: ToDt

Presence: [1..1]

Definition: End date of the range.

Datatype: "ISODate" on page 149

4.21　　DocumentAdjustment1

Definition: Set of elements used to provide information on the amount and reason of the document adjustment.

Removed - 🚫 Partial Removed - !🚫 Ignored - ◇ Partial Ignored - !◇ Details below - ⚠
M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
2.115	Amount	*<Amt>*		[1..1]		46
2.116	CreditDebitIndicator	*<CdtDbtInd>*		[0..1]		47
2.117	Reason	*<Rsn>*		[0..1]		47
2.118	AdditionalInformation	*<AddtlInf>*		[0..1]		47

Used in element(s)

"AdjustmentAmountAndReason" on page 101

4.21.1　　　Amount

XML Tag: Amt

Presence: [1..1]

Definition: Amount of money of the document adjustment.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 123

4.21.2 CreditDebitIndicator

XML Tag: CdtDbtInd

Presence: [0..1]

Definition: Specifies whether the adjustment must be subtracted or added to the total amount.

Datatype: "CreditDebitCode" on page 136

4.21.3 Reason

XML Tag: Rsn

Presence: [0..1]

Definition: Specifies the reason for the adjustment.

Datatype: "Max4Text" on page 154

4.21.4 AdditionalInformation

XML Tag: AddtlInf

Presence: [0..1]

Definition: Provides further details on the document adjustment.

Datatype: "Max140Text" on page 152

4.22 EquivalentAmount2

Definition: Amount of money to be moved between the debtor and creditor, expressed in the currency of the debtor's account, and the currency in which the amount is to be moved.

🚫 Removed - !🚫 Partial Removed - ◇ Ignored - !◇ Partial Ignored - ⚠ Details below - Ⓜ Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
2.45	Amount	*<Amt>*		[1..1]		47
2.46	CurrencyOfTransfer	*<CcyOfTrf>*		[1..1]		48

Used in element(s)

"EquivalentAmount" on page 11

4.22.1 Amount

XML Tag: Amt

Presence: [1..1]

Definition: Amount of money to be moved between debtor and creditor, before deduction of charges, expressed in the currency of the debtor's account, and to be moved in a different currency.

Usage: The first agent will convert the equivalent amount into the amount to be moved.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 123

4.22.2 CurrencyOfTransfer

XML Tag: CcyOfTrf

Presence: [1..1]

Definition: Specifies the currency of the to be transferred amount, which is different from the currency of the debtor's account.

Datatype: "ActiveOrHistoricCurrencyCode" on page 124

4.23 ExchangeRateInformation1

Definition: Further detailed information on the exchange rate that has been used in the payment transaction.

🚫 Removed - !🚫 Partial Removed - ◇ Ignored - !◇ Partial Ignored - ⚠ Details below -
Ⓜ Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
2.48	ExchangeRate	*<XchgRate>*		[0..1]		48
2.49	RateType	*<RateTp>*		[0..1]		48
2.50	ContractIdentification	*<CtrctId>*		[0..1]		49

Used in element(s)

"ExchangeRateInformation" on page 31

4.23.1 ExchangeRate

XML Tag: XchgRate

Presence: [0..1]

Definition: The factor used for conversion of an amount from one currency to another. This reflects the price at which one currency was bought with another currency.

Datatype: "BaseOneRate" on page 128

4.23.2 RateType

XML Tag: RateTp

Presence: [0..1]

Definition: Specifies the type used to complete the currency exchange.

Datatype: "ExchangeRateType1Code" on page 139

4.23.3 ContractIdentification

XML Tag: CtrctId

Presence: [0..1]

Definition: Unique and unambiguous reference to the foreign exchange contract agreed between the initiating party/creditor and the debtor agent.

Datatype: "Max35Text" on page 153

4.24 FinancialIdentificationSchemeName1Choice

Definition: Sets of elements to identify a name of the organisation identification scheme.

🚫 Removed - ❗🚫 Partial Removed - ◇ Ignored - ❗◇ Partial Ignored - ⚠ Details below - Ⓜ Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
6.1.22	Code	*<Cd>*	{Or	[1..1]		49
6.1.23	Proprietary	*<Prtry>*	Or}	[1..1]		49

Used in element(s)

"SchemeName" on page 55

4.24.1 Code

XML Tag: Cd

Presence: [1..1]

Definition: Name of the identification scheme, in a coded form as published in an external list.

Datatype: "ExternalFinancialInstitutionIdentification1Code" on page 143

4.24.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

Definition: Name of the identification scheme, in a free text form.

Datatype: "Max35Text" on page 153

4.25 FinancialInstitutionIdentification7

Definition: Set of elements used to identify a financial institution.

🚫 Removed - ❗🚫 Partial Removed - ◇ Ignored - ❗◇ Partial Ignored - ⚠ Details below - Ⓜ Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
6.1.1	BIC	*<BIC>*		[0..1]	Ⓜ	50

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
6.1.2	ClearingSystemMemberIdentification	*<ClrSysMmbId>*		[0..1]	◆	50
6.1.7	Name	*<Nm>*		[0..1]	◆	51
6.1.8	PostalAddress	*<PstlAdr>*		[0..1]	◆	51
6.1.19	Other	*<Othr>*		[0..1]	◆	52

🚫 , ◆ >> Note as not all **FinancialInstitutionIdentification7** blocks have this element removed and/or ignored. Please refer to the page number next to the element for further details on which elements have been removed and/or ignored.

.

Used in element(s)

"FinancialInstitutionIdentification" on page 13

4.25.1   BIC

XML Tag: BIC

Presence: [0..1]

Definition: Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".

Datatype: "BICIdentifier" on page 127

Usage Guideline details

- **on pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/CreditorAgent/FinancialInstitutionIdentification/BIC**

  This element is now mandatory, the minimum occurrence has been changed to : 1

4.25.2   ClearingSystemMemberIdentification

XML Tag: ClrSysMmbId

Presence: [0..1]

Definition: Information used to identify a member within a clearing system.

The **ClrSysMmbId** block contains the following elements (see datatype "ClearingSystemMemberIdentification2" on page 25 for details)

🚫 Removed - 🚫 Partial Removed - ◇ Ignored - ◆ Partial Ignored - ⚠ Details below - Ⓜ Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
6.1.3	ClearingSystemIdentification	*<ClrSysId>*		[0..1]	◆	25
6.1.6	MemberIdentification	*<MmbId>*		[1..1]		26

⛔ , ▶◇ >> Note as not all **ClrSysMmbId** blocks have this element removed and/or ignored. Please refer to the page number next to the element for further details on which elements have been removed and/or ignored.

.

Usage Guideline details

- **This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/CreditorAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification) will be ignored by the Receiver.**

4.25.3 Name

XML Tag: Nm

Presence: [0..1]

Definition: Name by which an agent is known and which is usually used to identify that agent.

Datatype: "Max140Text" on page 152

Usage Guideline details

- **This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/CreditorAgent/FinancialInstitutionIdentification/Name) will be ignored by the Receiver.**

- **This element(pain.001.001.03/PaymentInformation/DebtorAgent/FinancialInstitutionIdentification/Name) will be ignored by the Receiver.**

4.25.4 PostalAddress

XML Tag: PstlAdr

Presence: [0..1]

Definition: Information that locates and identifies a specific address, as defined by postal services.

The **PstlAdr** block contains the following elements (see datatype "PostalAddress6" on page 90 for details)

🚫 Removed - ⛔ Partial Removed - ◇ Ignored - ▶◇ Partial Ignored - ⚠ Details below - Ⓜ Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
9.1.2 , 6.1.9 , 6.1.29 , 10.1.0	AddressType	*<AdrTp>*		[0..1]	▶◇	90
9.1.3 , 6.1.10 , 6.1.30 , 10.1.1	Department	*<Dept>*		[0..1]	▶◇	91
9.1.4 , 6.1.11 , 6.1.31 , 10.1.2	SubDepartment	*<SubDept>*		[0..1]	▶◇	91
9.1.5 , 6.1.12 , 6.1.32 , 10.1.3	StreetName	*<StrtNm>*		[0..1]	▶◇	92

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
9.1.6 , 6.1.13 , 6.1.33 , 10.1.4	BuildingNumber	<BldgNb>		[0..1]	!◇	92
9.1.7 , 6.1.14 , 6.1.34 , 10.1.5	PostCode	<PstCd>		[0..1]	!◇	92
9.1.8 , 6.1.15 , 6.1.35 , 10.1.6	TownName	<TwnNm>		[0..1]	!◇	93
9.1.9 , 6.1.16 , 6.1.36 , 10.1.7	CountrySubDivision	<CtrySubDvsn>		[0..1]	!◇	93
9.1.10 , 6.1.17 , 6.1.37 , 10.1.8	Country	<Ctry>		[0..1]		94
9.1.11 , 6.1.18 , 6.1.38 , 10.1.9	AddressLine	<AdrLine>		[0..7]	!◇	94

🚫 , !◇ >> Note as not all **PstlAdr** blocks have this element removed and/or ignored. Please refer to the page number next to the element for further details on which elements have been removed and/or ignored.

.

Usage Guideline details

- **This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/CreditorAgent/FinancialInstitutionIdentification/PostalAddress) will be ignored by the Receiver.**

4.25.5 Other

XML Tag: Othr

Presence: [0..1]

Definition: Unique identification of an agent, as assigned by an institution, using an identification scheme.

The **Othr** block contains the following elements (see datatype "GenericFinancialIdentification1" on page 54 for details)

🚫 Removed - 🚫 Partial Removed - ◇ Ignored - !◇ Partial Ignored - ⚠ Details below -
M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.20	Identification	<Id>		[1..1]		54
6.1.21	SchemeName	<SchmeNm>		[0..1]	!◇	55
6.1.24	Issuer	<Issr>		[0..1]	!◇	55

🚫 , !◇ >> Note as not all **Othr** blocks have this element removed and/or ignored. Please refer to the page number next to the element for further details on which elements have been removed and/or ignored.

.

Usage Guideline details

- **This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInforma-tion/CreditorAgent/FinancialInstitutionIdentification/Other) will be ignored by the Receiver.**

- **This element(pain.001.001.03/PaymentInformation/DebtorAgent/FinancialInstitutionIdentifica-tion/Other) will be ignored by the Receiver.**

4.26　GenericAccountIdentification1

Definition: Information related to a generic account identification.

🚫 Removed - ！🚫 Partial Removed - ◇ Ignored - ！◇ Partial Ignored - ⚠ Details below -
Ⓜ Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
1.1.3	Identification	*<Id>*		[1..1]		53
1.1.4	SchemeName	*<SchmeNm>*		[0..1]	！◇	53
1.1.7	Issuer	*<Issr>*		[0..1]	！◇	54

！🚫 , ！◇ >> Note as not all **GenericAccountIdentification1** blocks have this element removed and/or ig-nored. Please refer to the page number next to the element for further details on which elements have been removed and/or ignored.

.

Used in element(s)

"Other" on page 9

4.26.1　Identification

XML Tag: Id

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max34Text" on page 153

4.26.2　SchemeName

XML Tag: SchmeNm

Presence: [0..1]

Definition: Name of the identification scheme.

The **SchmeNm** block contains the following elements (see datatype "AccountSchemeName1Choice" on page 10 for details)

🚫 Removed - ！🚫 Partial Removed - ◇ Ignored - ！◇ Partial Ignored - ⚠ Details below -
Ⓜ Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
1.1.5	Code	<Cd>	{Or	[1..1]		10
1.1.6	Proprietary	<Prtry>	Or}	[1..1]		10

Usage Guideline details

- **This element(pain.001.001.03/PaymentInformation/DebtorAccount/Identification/Other/SchemeName) will be ignored by the Receiver.**

4.26.3   Issuer

XML Tag: Issr

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 153

Usage Guideline details

- **This element(pain.001.001.03/PaymentInformation/DebtorAccount/Identification/Other/Issuer) will be ignored by the Receiver.**

4.27   GenericFinancialIdentification1

Definition: Information related to an identification of a financial institution.

🚫 Removed - !🚫 Partial Removed - ◇ Ignored - !◇ Partial Ignored - ⚠ Details below -
M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.20	Identification	<Id>		[1..1]		54
6.1.21	SchemeName	<SchmeNm>		[0..1]	!◇	55
6.1.24	Issuer	<Issr>		[0..1]	!◇	55

!🚫 , !◇ >> Note as not all **GenericFinancialIdentification1** blocks have this element removed and/or ignored. Please refer to the page number next to the element for further details on which elements have been removed and/or ignored.

.

Used in element(s)

"Other" on page 52

4.27.1   Identification

XML Tag: Id

Presence: [1..1]

Definition: Unique and unambiguous identification of a person.

Datatype: "Max35Text" on page 153

4.27.2   SchemeName

XML Tag: SchmeNm

Presence: [0..1]

Definition: Name of the identification scheme.

The **SchmeNm** block contains the following elements (see datatype "FinancialIdentificationScheme-Name1Choice" on page 49 for details)

🚫 Removed - ⓘ🚫 Partial Removed - ◇ Ignored - ⓘ◇ Partial Ignored - ⚠ Details below -
Ⓜ Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
6.1.22	Code	*<Cd>*	{Or	[1..1]		49
6.1.23	Proprietary	*<Prtry>*	Or}	[1..1]		49

Usage Guideline details

- **This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/CreditorAgent/FinancialInstitutionIdentification/Other/SchemeName) will be ignored by the Receiver.**

4.27.3   Issuer

XML Tag: Issr

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 153

Usage Guideline details

- **This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/CreditorAgent/FinancialInstitutionIdentification/Other/Issuer) will be ignored by the Receiver.**

4.28   GenericOrganisationIdentification1

Definition: Information related to an identification of an organisation.

🚫 Removed - ⓘ🚫 Partial Removed - ◇ Ignored - ⓘ◇ Partial Ignored - ⚠ Details below -
Ⓜ Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
9.1.16	Identification	*<Id>*		[1..1]		56
9.1.17	SchemeName	*<SchmeNm>*		[0..1]	◊	56
9.1.20	Issuer	*<Issr>*		[0..1]	◊	57

⊘ , ◊ >> Note as not all **GenericOrganisationIdentification1** blocks have this element removed and/or ignored. Please refer to the page number next to the element for further details on which elements have been removed and/or ignored.

.

Used in element(s)

"Other" on page 64

4.28.1   Identification

XML Tag: Id

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max35Text" on page 153

4.28.2   SchemeName

XML Tag: SchmeNm

Presence: [0..1]

Definition: Name of the identification scheme.

The **SchmeNm** block contains the following elements (see datatype "OrganisationIdentificationSchemeName1Choice" on page 65 for details)

🚫 Removed - ⊘ Partial Removed - ◊ Ignored - ◊ Partial Ignored - ⚠ Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
9.1.18	Code	*<Cd>*	{Or	[1..1]		65
9.1.19	Proprietary	*<Prtry>*	Or}	[1..1]		66

Usage Guideline details

- **This element(pain.001.001.03/GroupHeader/InitiatingParty/Identification/OrganisationIdentification/Other/SchemeName) will be ignored by the Receiver.**

- **This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/Creditor/Identification/OrganisationIdentification/Other/SchemeName) will be ignored by the Receiver.**

- **This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/Ulti-mateCreditor/Identification/OrganisationIdentification/Other/SchemeName) will be ignored by the Receiver.**

- **This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/Ul-timateDebtor/Identification/OrganisationIdentification/Other/SchemeName) will be ignored by the Receiver.**

- **This element(pain.001.001.03/PaymentInformation/Debtor/Identification/OrganisationIdentifi-cation/Other/SchemeName) will be ignored by the Receiver.**

4.28.3 Issuer

XML Tag: Issr

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 153

Usage Guideline details

- **This element(pain.001.001.03/GroupHeader/InitiatingParty/Identification/OrganisationIdentifi-cation/Other/Issuer) will be ignored by the Receiver.**

- **This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/Ulti-mateCreditor/Identification/OrganisationIdentification/Other/Issuer) will be ignored by the Re-ceiver.**

- **This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/Ul-timateDebtor/Identification/OrganisationIdentification/Other/Issuer) will be ignored by the Re-ceiver.**

- **This element(pain.001.001.03/PaymentInformation/Debtor/Identification/OrganisationIdentifi-cation/Other/Issuer) will be ignored by the Receiver.**

4.29 GenericPersonIdentification1

Definition: Information related to an identification of a person.

🚫 Removed - 🚫 Partial Removed - 🔶 Ignored - 🔶 Partial Ignored - ⚠ Details below -
Ⓜ Mandatory - R[x..x] Repeatability[details]

| Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
9.1.28	Identification	<Id>		[1..1]		58
9.1.29	SchemeName	<SchmeNm>		[0..1]	🔶	58
9.1.32	Issuer	<Issr>		[0..1]	🔶	58

🚫 , 🔶 >> Note as not all **GenericPersonIdentification1** blocks have this element removed and/or ig-nored. Please refer to the page number next to the element for further details on which elements have been removed and/or ignored.

.

Used in element(s)

4.29.1   Identification

XML Tag: Id

Presence: [1..1]

Definition: Unique and unambiguous identification of a person.

*Datatype:* "Max35Text" on page 153

4.29.2   SchemeName

XML Tag: SchmeNm

Presence: [0..1]

Definition: Name of the identification scheme.

The **SchmeNm** block contains the following elements (see datatype "PersonIdentificationScheme-Name1Choice" on page 89 for details)

🚫 Removed - !🚫 Partial Removed - ◇ Ignored - !◇ Partial Ignored - ⚠ Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
9.1.30	Code	*<Cd>*	{Or	[1..1]	!◇	89
9.1.31	Proprietary	*<Prtry>*	Or}	[1..1]		90

!🚫 , !◇ >> Note as not all **SchmeNm** blocks have this element removed and/or ignored. Please refer to the page number next to the element for further details on which elements have been removed and/or ignored.

.

Usage Guideline details

- **This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/UltimateCreditor/Identification/PrivateIdentification/Other/SchemeName) will be ignored by the Receiver.**

- **This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/UltimateDebtor/Identification/PrivateIdentification/Other/SchemeName) will be ignored by the Receiver.**

4.29.3   Issuer

XML Tag: Issr

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 153

Usage Guideline details

- **This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/UltimateCreditor/Identification/PrivateIdentification/Other/Issuer) will be ignored by the Receiver.**

- **This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/UltimateDebtor/Identification/PrivateIdentification/Other/Issuer) will be ignored by the Receiver.**

4.30   GroupHeader32

Definition: Set of characteristics shared by all individual transactions included in the message.

🚫 Removed - !🚫 Partial Removed - ◇ Ignored - !◇ Partial Ignored - ⚠ Details below - Ⓜ Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
1.1	MessageIdentification	*<MsgId>*		[1..1]		59
1.2	CreationDateTime	*<CreDtTm>*		[1..1]		59
1.3	Authorisation	*<Authstn>*		[0..2]	R[0..1]	60
1.6	NumberOfTransactions	*<NbOfTxs>*		[1..1]		60
1.7	ControlSum	*<CtrlSum>*		[0..1]		60
1.8	InitiatingParty	*<InitgPty>*		[1..1]		60
1.9	ForwardingAgent	*<FwdgAgt>*		[0..1]	◇	61

Used in element(s)

"GroupHeader" on page 6

4.30.1   MessageIdentification

XML Tag: MsgId

Presence: [1..1]

Definition: Point to point reference, as assigned by the instructing party, and sent to the next party in the chain to unambiguously identify the message.

Usage: The instructing party has to make sure that MessageIdentification is unique per instructed party for a pre-agreed period.

Datatype: "Max35Text" on page 153

4.30.2   CreationDateTime

XML Tag: CreDtTm

Presence: [1..1]

Definition: Date and time at which the message was created.

Datatype: "ISODateTime" on page 150

4.30.3   Authorisation

XML Tag: Authstn

Presence: [0..2]

Definition: User identification or any user key to be used to check whether the initiating party is allowed to initiate transactions from the account specified in the message.

Usage: The content is not of a technical nature, but reflects the organisational structure at the initiating side.

The authorisation element can typically be used in relay scenarios, payment initiations, payment returns or payment reversals that are initiated on behalf of a party different from the initiating party.

The **Authstn** block contains the following elements (see datatype "Authorisation1Choice" on page 12 for details)

🚫 Removed - ⊘ Partial Removed - ◇ Ignored - ◇ Partial Ignored - ⚠ Details below - **M** Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
1.4	Code	*<Cd>*	{Or	[1..1]		12
1.5	Proprietary	*<Prtry>*	Or}	[1..1]	🚫	12

Usage Guideline details

- **on pain.001.001.03/GroupHeader/Authorisation**

  This element has change repeatability, the maximum occurrence has been changed to : 1

4.30.4   NumberOfTransactions

XML Tag: NbOfTxs

Presence: [1..1]

Definition: Number of individual transactions contained in the message.

Datatype: "Max15NumericText" on page 152

4.30.5   ControlSum

XML Tag: CtrlSum

Presence: [0..1]

Definition: Total of all individual amounts included in the message, irrespective of currencies.

Datatype: "DecimalNumber" on page 136

4.30.6   InitiatingParty

XML Tag: InitgPty

Presence: [1..1]

Definition: Party that initiates the payment.

Usage: This can either be the debtor or the party that initiates the credit transfer on behalf of the debtor.

The **InitgPty** block contains the following elements (see datatype "PartyIdentification32" on page 68 for details)

🚫 Removed - ⛔ Partial Removed - 🔸 Ignored - 🔶 Partial Ignored - ⚠️ Details below - Ⓜ️ Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
9.1.0	Name	*<Nm>*		[0..1]		68
9.1.1	PostalAddress	*<PstlAdr>*		[0..1]		69
9.1.12	Identification	*<Id>*		[0..1]	⚠️	70
9.1.33	CountryOfResidence	*<CtryOfRes>*		[0..1]	🔸	72
9.1.34	ContactDetails	*<CtctDtls>*		[0..1]	🔸	72

4.30.7   ForwardingAgent

XML Tag: FwdgAgt

Presence: [0..1]

Definition: Financial institution that receives the instruction from the initiating party and forwards it to the next agent in the payment chain for execution.

The **FwdgAgt** block contains the following elements (see datatype "BranchAndFinancialInstitutionIdentification4" on page 12 for details)

🚫 Removed - ⛔ Partial Removed - 🔸 Ignored - 🔶 Partial Ignored - ⚠️ Details below - Ⓜ️ Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
6.1.0	FinancialInstitutionIdentification	*<FinInstnId>*		[1..1]		13
6.1.25	BranchIdentification	*<BrnchId>*		[0..1]		13

Usage Guideline details

- **This element(pain.001.001.03/GroupHeader/ForwardingAgent) will be ignored by the Receiver.**

4.31   InstructionForCreditorAgent1

Definition: Further information related to the processing of the payment instruction that may need to be acted upon by the creditor's agent. The instruction may relate to a level of service, or may be an instruction that has to be executed by the creditor's agent, or may be information required by the creditor's agent.

🚫 Removed - !🚫 Partial Removed - 🔶 Ignored - !🔶 Partial Ignored - ⚠ Details below -
Ⓜ Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
2.83	Code	<Cd>		[0..1]		62
2.84	InstructionInformation	<InstrInf>		[0..1]		62

Used in element(s)

"InstructionForCreditorAgent" on page 39

4.31.1 Code

XML Tag: Cd

Presence: [0..1]

Definition: Coded information related to the processing of the payment instruction, provided by the initiating party, and intended for the creditor's agent.

Datatype: "Instruction3Code" on page 150

4.31.2 InstructionInformation

XML Tag: InstrInf

Presence: [0..1]

Definition: Further information complementing the coded instruction or instruction to the creditor's agent that is bilaterally agreed or specific to a user community.

Datatype: "Max140Text" on page 152

4.32 LocalInstrument2Choice

Definition: Set of elements that further identifies the type of local instruments being requested by the initiating party.

🚫 Removed - !🚫 Partial Removed - 🔶 Ignored - !🔶 Partial Ignored - ⚠ Details below -
Ⓜ Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
2.12 , 2.37	Code	<Cd>	{Or	[1..1]		62
2.13 , 2.38	Proprietary	<Prtry>	Or}	[1..1]		63

Used in element(s)

"LocalInstrument" on page 86

4.32.1 Code

XML Tag: Cd

Presence: [1..1]

Definition: Specifies the local instrument, as published in an external local instrument code list.

Datatype: "ExternalLocalInstrument1Code" on page 143

4.32.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

Definition: Specifies the local instrument, as a proprietary code.

Datatype: "Max35Text" on page 153

4.33 NameAndAddress10

Definition: Information that locates and identifies a party.

Removed - Partial Removed - Ignored - Partial Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
2.56 , 2.62 , 2.96	Name	*<Nm>*		[1..1]		63
2.57 , 2.63 , 2.97	Address	*<Adr>*		[1..1]		63

Used in element(s)

"ChequeFrom" on page 21, "DeliverTo" on page 22, "RemittanceLocationPostalAddress" on page 104

4.33.1 Name

XML Tag: Nm

Presence: [1..1]

Definition: Name by which a party is known and is usually used to identify that party.

Datatype: "Max140Text" on page 152

4.33.2 Address

XML Tag: Adr

Presence: [1..1]

Definition: Postal address of a party.

The **Adr** block contains the following elements (see datatype "PostalAddress6" on page 90 for details)

Removed - Partial Removed - Ignored - Partial Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
9.1.2 , 6.1.9 , 6.1.29 , 10.1.0	AddressType	*<AdrTp>*		[0..1]		90

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
9.1.3 , 6.1.10 , 6.1.30 , 10.1.1	Department	*<Dept>*		[0..1]		91
9.1.4 , 6.1.11 , 6.1.31 , 10.1.2	SubDepartment	*<SubDept>*		[0..1]		91
9.1.5 , 6.1.12 , 6.1.32 , 10.1.3	StreetName	*<StrtNm>*		[0..1]		92
9.1.6 , 6.1.13 , 6.1.33 , 10.1.4	BuildingNumber	*<BldgNb>*		[0..1]		92
9.1.7 , 6.1.14 , 6.1.34 , 10.1.5	PostCode	*<PstCd>*		[0..1]		92
9.1.8 , 6.1.15 , 6.1.35 , 10.1.6	TownName	*<TwnNm>*		[0..1]		93
9.1.9 , 6.1.16 , 6.1.36 , 10.1.7	CountrySubDivision	*<CtrySubDvsn>*		[0..1]		93
9.1.10 , 6.1.17 , 6.1.37 , 10.1.8	Country	*<Ctry>*		[0..1]		94
9.1.11 , 6.1.18 , 6.1.38 , 10.1.9	AddressLine	*<AdrLine>*		[0..7]		94

4.34   OrganisationIdentification4

Definition: Unique and unambiguous way to identify an organisation.

🚫 Removed - !🚫 Partial Removed - ◇ Ignored - !◇ Partial Ignored - ⚠ Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
9.1.14	BICOrBEI	*<BICOrBEI>*		[0..1]		64
9.1.15	Other	*<Othr>*		[0..*]	R[0..1]	64

Used in element(s)

"OrganisationIdentification" on page 66

4.34.1   BICOrBEI

XML Tag: BICOrBEI

Presence: [0..1]

Definition: Code allocated to a financial institution or non financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".

Datatype: "AnyBICIdentifier" on page 126

4.34.2   Other

XML Tag: Othr

Presence: [0..*]

Definition: Unique identification of an organisation, as assigned by an institution, using an identification scheme.

The **Othr** block contains the following elements (see datatype "GenericOrganisationIdentification1" on page 55 for details)

🚫 Removed - ⚠️🚫 Partial Removed - ◇ Ignored - ⚠️◇ Partial Ignored - ⚠️ Details below - **M** Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
9.1.16	Identification	*<Id>*		[1..1]		56
9.1.17	SchemeName	*<SchmeNm>*		[0..1]	⚠️◇	56
9.1.20	Issuer	*<Issr>*		[0..1]	⚠️◇	57

🚫 , ⚠️◇ >> Note as not all **Othr** blocks have this element removed and/or ignored. Please refer to the page number next to the element for further details on which elements have been removed and/or ignored.

.

Usage Guideline details

- **on pain.001.001.03/GroupHeader/InitiatingParty/Identification/OrganisationIdentification/Other**

  This element has change repeatability, the maximum occurrence has been changed to : 1

4.35 OrganisationIdentificationSchemeName1Choice

Definition: Sets of elements to identify a name of the organisation identification scheme.

🚫 Removed - ⚠️🚫 Partial Removed - ◇ Ignored - ⚠️◇ Partial Ignored - ⚠️ Details below - **M** Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
9.1.18	Code	*<Cd>*	{Or	[1..1]		65
9.1.19	Proprietary	*<Prtry>*	Or}	[1..1]		66

Used in element(s)

"SchemeName" on page 56

4.35.1 Code

XML Tag: Cd

Presence: [1..1]

Definition: Name of the identification scheme, in a coded form as published in an external list.

Datatype: "ExternalOrganisationIdentification1Code" on page 144

4.35.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

Definition: Name of the identification scheme, in a free text form.

Datatype: "Max35Text" on page 153

4.36 Party6Choice

Definition: Nature or use of the account.

🚫 Removed - ⚠🚫 Partial Removed - ◇ Ignored - ⚠◇ Partial Ignored - ⚠ Details below -
Ⓜ Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
9.1.13	OrganisationIdentification	*<OrgId>*	{Or	[1..1]	⚠	66
9.1.21	PrivateIdentification	*<PrvtId>*	Or}	[1..1]	⚠◇ ⚠	67

⚠🚫 , ⚠◇ >> Note as not all **Party6Choice** blocks have this element removed and/or ignored. Please refer to the page number next to the element for further details on which elements have been removed and/or ignored.

.

Used in element(s)

"Identification" on page 70

4.36.1 OrganisationIdentification

XML Tag: OrgId

Presence: [1..1]

Definition: Unique and unambiguous way to identify an organisation.

The **OrgId** block contains the following elements (see datatype "OrganisationIdentification4" on page 64 for details)

🚫 Removed - ⚠🚫 Partial Removed - ◇ Ignored - ⚠◇ Partial Ignored - ⚠ Details below -
Ⓜ Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
9.1.14	BICOrBEI	*<BICOrBEI>*		[0..1]		64
9.1.15	Other	*<Othr>*		[0..*]	R[0..1]	64

Usage Guideline details

- **on pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/UltimateCreditor/Identification/OrganisationIdentification**

  Comment:

> Either 'BIC or BEI' or one occurrence of 'Other' is allowed.

- **on pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/UltimateDebtor/Identification/OrganisationIdentification**

  Comment:
  Either 'BIC or BEI' or one occurrence of 'Other' is allowed.

- **on pain.001.001.03/PaymentInformation/Debtor/Identification/OrganisationIdentification**

  Comment:
  Either 'BIC or BEI' or one occurrence of 'Other' is allowed.

- **on pain.001.001.03/PaymentInformation/UltimateDebtor/Identification/OrganisationIdentification**

  Comment:
  Either 'BIC or BEI' or one occurrence of 'Other' is allowed.

4.36.2   PrivateIdentification

XML Tag: PrvtId

Presence: [1..1]

Definition: Unique and unambiguous identification of a person, for example a passport.

The **PrvtId** block contains the following elements (see datatype "PersonIdentification5" on page 87 for details)

🚫 Removed - 🚫! Partial Removed -   ◇ Ignored - ◇! Partial Ignored - ⚠ Details below -
Ⓜ Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
9.1.22	DateAndPlaceOfBirth	*<DtAndPlcOfBirth>*		[0..1]	◇!	88
9.1.27	Other	*<Othr>*		[0..*]		88

🚫! , ◇! >> Note as not all **PrvtId** blocks have this element removed and/or ignored. Please refer to the page number next to the element for further details on which elements have been removed and/or ignored.

.

Usage Guideline details

- **This element(pain.001.001.03/GroupHeader/InitiatingParty/Identification/PrivateIdentification) will be ignored by the Receiver.**

- **on pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/UltimateCreditor/Identification/PrivateIdentification**

  Comment:
  Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.

- **on pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/UltimateDebtor/Identification/PrivateIdentification**

  Comment:
  Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.

- **on pain.001.001.03/PaymentInformation/Debtor/Identification/PrivateIdentification**

  Comment:
  ```
  Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.
  ```

- **on pain.001.001.03/PaymentInformation/UltimateDebtor/Identification/PrivateIdentification**

  Comment:
  ```
  Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.
  ```

4.37   PartyIdentification32

Definition: Set of elements used to identify a person or an organisation.

🚫 Removed - 🚫 Partial Removed - ◇ Ignored - ▮◇ Partial Ignored - ⚠ Details below -
Ⓜ Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
9.1.0	Name	*<Nm>*		[0..1]	Ⓜ ⚠	68
9.1.1	PostalAddress	*<PstlAdr>*		[0..1]	◇ ⚠	69
9.1.12	Identification	*<Id>*		[0..1]	Ⓜ ⚠	70
9.1.33	CountryOfResidence	*<CtryOfRes>*		[0..1]	▮◇ ◇	72
9.1.34	ContactDetails	*<CtctDtls>*		[0..1]	▮◇ ◇	72

🚫 , ▮◇ >> Note as not all **PartyIdentification32** blocks have this element removed and/or ignored. Please refer to the page number next to the element for further details on which elements have been removed and/or ignored.

.

Used in element(s)

"Creditor" on page 37, "Debtor" on page 79, "InitiatingParty" on page 60, "Invoicee" on page 110, "Invoicer" on page 109, "UltimateCreditor" on page 38, "UltimateDebtor" on page 81, "UltimateDebtor" on page 32

4.37.1   Name

XML Tag: Nm

Presence: [0..1]

Definition: Name by which a party is known and which is usually used to identify that party.

Datatype: "Max140Text" on page 152

Usage Guideline details

- **on pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/Creditor/Name**

  This element is now mandatory, the minimum occurrence has been changed to : 1

- **on pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/Creditor/Name**

  Comment:

SEPA clearing allows a maximum of 70 characters for Creditor Name.

- **on pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/UltimateCreditor/Name**

  Comment:
  SEPA clearing allows a maximum of 70 characters for Ultimate Creditor Name.

- **on pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/UltimateDebtor/Name**

  Comment:
  SEPA clearing allows a maximum of 70 characters for Ultimate Debtor Name.

- **on pain.001.001.03/PaymentInformation/Debtor/Name**

  Comment:
  Upto 70 character of debtor name can be provided as per SEPA rules.

- **on pain.001.001.03/PaymentInformation/UltimateDebtor/Name**

  Comment:
  SEPA clearing allows a maximum of 70 characters for Ultimate Debtor Name.

4.37.2   PostalAddress

XML Tag: PstlAdr

Presence: [0..1]

Definition: Information that locates and identifies a specific address, as defined by postal services.

The **PstlAdr** block contains the following elements (see datatype "PostalAddress6" on page 90 for details)

🚫 Removed - ⛔ Partial Removed - ◇ Ignored - ⟡ Partial Ignored - ⚠ Details below - Ⓜ Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
9.1.2 , 6.1.9 , 6.1.29 , 10.1.0	AddressType	*<AdrTp>*		[0..1]		90
9.1.3 , 6.1.10 , 6.1.30 , 10.1.1	Department	*<Dept>*		[0..1]	⟡	91
9.1.4 , 6.1.11 , 6.1.31 , 10.1.2	SubDepartment	*<SubDept>*		[0..1]	⟡	91
9.1.5 , 6.1.12 , 6.1.32 , 10.1.3	StreetName	*<StrtNm>*		[0..1]	⟡	92
9.1.6 , 6.1.13 , 6.1.33 , 10.1.4	BuildingNumber	*<BldgNb>*		[0..1]	⟡	92
9.1.7 , 6.1.14 , 6.1.34 , 10.1.5	PostCode	*<PstCd>*		[0..1]	⟡	92
9.1.8 , 6.1.15 , 6.1.35 , 10.1.6	TownName	*<TwnNm>*		[0..1]	⟡	93
9.1.9 , 6.1.16 , 6.1.36 , 10.1.7	CountrySubDivision	*<CtrySubDvsn>*		[0..1]	⟡	93

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
9.1.10 , 6.1.17 , 6.1.37 , 10.1.8	Country	<Ctry>		[0..1]	⬥ ⚠	94
9.1.11 , 6.1.18 , 6.1.38 , 10.1.9	AddressLine	<AdrLine>		[0..7]	⬥ ⚠	94

⃠ , ⬥ >> Note as not all **PstlAdr** blocks have this element removed and/or ignored. Please refer to the page number next to the element for further details on which elements have been removed and/or ignored.

.

Usage Guideline details

- **This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/UltimateCreditor/PostalAddress) will be ignored by the Receiver.**

- **This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/UltimateDebtor/PostalAddress) will be ignored by the Receiver.**

- **This element(pain.001.001.03/PaymentInformation/UltimateDebtor/PostalAddress) will be ignored by the Receiver.**

- **on pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/Creditor/PostalAddress**

  Comment:
  ```
  The SEPA clearing allows a maximum of 140 characters for Postal Address informa-
  tion. This can be sent in either Structured or Unstructured address format.

  The address must be as complete as possible, and provided preferably in a struc-
  tured format and must always include Town Name, Country Sub Division and Country.
  ```

4.37.3 Identification

XML Tag: Id

Presence: [0..1]

Definition: Unique and unambiguous identification of a party.

The **Id** block contains the following elements (see datatype <u>"Party6Choice" on page 66</u> for details)

⃠ Removed - ⃠ Partial Removed - ⬥ Ignored - ⬥ Partial Ignored - ⚠ Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
9.1.13	OrganisationIdentification	<OrgId>	{Or	[1..1]	⚠	66
9.1.21	PrivateIdentification	<PrvtId>	Or}	[1..1]	⬥ ⚠	67

⃠ , ⬥ >> Note as not all **Id** blocks have this element removed and/or ignored. Please refer to the page number next to the element for further details on which elements have been removed and/or ignored.

.

Usage Guideline details

- **on pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/UltimateCreditor/Identification**

  This element is now mandatory, the minimum occurrence has been changed to : 1

- **on pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/UltimateDebtor/Identification**

  This element is now mandatory, the minimum occurrence has been changed to : 1

- **on pain.001.001.03/PaymentInformation/UltimateDebtor/Identification**

  This element is now mandatory, the minimum occurrence has been changed to : 1

- **on pain.001.001.03/GroupHeader/InitiatingParty/Identification**

  – **HSBC_InitiatingParty:**

    ```
    Provide HSBC Connect Customer ID under /InitgPty/Id/OrgId/Othr/Id/. Alternative-
    ly, provide: BIC under /InitgPty/Id/OrgId/BICOrBEI/ or SIRET ID under /InitgP-
    ty/Id/OrgId/Othr/Id/

    Please note that this information is mandatory for Host to Host and Swiftnet
     File Act submissions.  While this information is not mandatory for HSBCnet File
     Upload we strongly encourage including it.
    ```

- **on pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/UltimateCreditor/Identification**

  Comment:
  ```
  If provided then either Organisation Identification or Private Identification must
   be used.

  If Ultimate Creditor is being provided, then both Name and Identification are
   mandatory
  ```

- **on pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/UltimateDebtor/Identification**

  Comment:
  ```
  If provided then either Organisation Identification or Private Identification must
   be used.

  If Ultimate Debtor is being provided, then both Name and Identification are manda-
  tory
  ```

- **on pain.001.001.03/PaymentInformation/Debtor/Identification**

  Comment:
  ```
  If provided then either Organisation ID or Private Identification must be used.
  ```

- **on pain.001.001.03/PaymentInformation/UltimateDebtor/Identification**

  Comment:
  ```
  If provided then either Organisation Identification or Private Identification must
   be used.

  If Ultimate Debtor is being provided, then both Name and Identification are manda-
  tory
  ```

4.37.4 CountryOfResidence

XML Tag: CtryOfRes

Presence: [0..1]

Definition: Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed.

Datatype: "CountryCode" on page 135

Usage Guideline details

- **This element(pain.001.001.03/GroupHeader/InitiatingParty/CountryOfResidence) will be ignored by the Receiver.**

- **This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/UltimateCreditor/CountryOfResidence) will be ignored by the Receiver.**

- **This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/UltimateDebtor/CountryOfResidence) will be ignored by the Receiver.**

4.37.5 ContactDetails

XML Tag: CtctDtls

Presence: [0..1]

Definition: Set of elements used to indicate how to contact the party.

The **CtctDtls** block contains the following elements (see datatype "ContactDetails2" on page 26 for details)

🚫 Removed - 🚫 Partial Removed - ◇ Ignored - ◇ Partial Ignored - ⚠ Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
9.1.35	NamePrefix	*<NmPrfx>*		[0..1]		26
9.1.36	Name	*<Nm>*		[0..1]		26
9.1.37	PhoneNumber	*<PhneNb>*		[0..1]		27
9.1.38	MobileNumber	*<MobNb>*		[0..1]		27
9.1.39	FaxNumber	*<FaxNb>*		[0..1]		27
9.1.40	EmailAddress	*<EmailAdr>*		[0..1]		27
9.1.41	Other	*<Othr>*		[0..1]		27

Usage Guideline details

- **This element(pain.001.001.03/GroupHeader/InitiatingParty/ContactDetails) will be ignored by the Receiver.**

- **This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/Creditor/ContactDetails) will be ignored by the Receiver.**

- **This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/Ulti-mateCreditor/ContactDetails) will be ignored by the Receiver.**

- **This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/Ulti-mateDebtor/ContactDetails) will be ignored by the Receiver.**

- **This element(pain.001.001.03/PaymentInformation/Debtor/ContactDetails) will be ignored by the Receiver.**

4.38   PaymentIdentification1

Definition: Set of elements used to provide further means of referencing a payment transaction.

🚫 Removed - ⚠️🚫 Partial Removed - ◇ Ignored - ⚠️◇ Partial Ignored - ⚠️ Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
2.29	InstructionIdentification	*<InstrId>*		[0..1]		73
2.30	EndToEndIdentification	*<EndToEndId>*		[1..1]		73

Used in element(s)

"PaymentIdentification" on page 30

4.38.1   InstructionIdentification

XML Tag: InstrId

Presence: [0..1]

Definition: Unique identification as assigned by an instructing party for an instructed party to unambiguously identify the instruction.

Usage: The instruction identification is a point to point reference that can be used between the instructing party and the instructed party to refer to the individual instruction. It can be included in several messages related to the instruction.

Datatype: "Max35Text" on page 153

4.38.2   EndToEndIdentification

XML Tag: EndToEndId

Presence: [1..1]

Definition: Unique identification assigned by the initiating party to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain.

Usage: The end-to-end identification can be used for reconciliation or to link tasks relating to the transaction. It can be included in several messages related to the transaction.

Datatype: "Max35Text" on page 153

4.39   PaymentInstructionInformation3__1

Definition: Set of characteristics that apply to the debit side of the payment transactions included in the credit transfer initiation.

🚫 Removed - !🚫 Partial Removed - ◇ Ignored - !◇ Partial Ignored - ⚠ Details below - Ⓜ Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
2.1	PaymentInformationIdentification	*<PmtInfId>*		[1..1]		77
2.2	PaymentMethod	*<PmtMtd>*		[1..1]		77
2.3	BatchBooking	*<BtchBookg>*		[0..1]		78
2.4	NumberOfTransactions	*<NbOfTxs>*		[0..1]		78
2.5	ControlSum	*<CtrlSum>*		[0..1]		78
2.6	PaymentTypeInformation	*<PmtTpInf>*		[0..1]	⚠	78
2.17	RequestedExecutionDate	*<ReqdExctnDt>*		[1..1]		79
2.18	PoolingAdjustmentDate	*<PoolgAdjstmntDt>*		[0..1]	◇	79
2.19	Debtor	*<Dbtr>*		[1..1]		79
2.20	DebtorAccount	*<DbtrAcct>*		[1..1]		80
2.21	DebtorAgent	*<DbtrAgt>*		[1..1]		80
2.22	DebtorAgentAccount	*<DbtrAgtAcct>*		[0..1]	◇	80
2.23	UltimateDebtor	*<UltmtDbtr>*		[0..1]	⚠	81
2.24	ChargeBearer	*<ChrgBr>*		[0..1]		82
2.25	ChargesAccount	*<ChrgsAcct>*		[0..1]	◇	82
2.26	ChargesAccountAgent	*<ChrgsAcctAgt>*		[0..1]	🚫	82
2.27	CreditTransferTransactionInformation	*<CdtTrfTxInf>*		[1..*]	⚠	83

Rules

R1   PaymentTypeInformationRule ✓

If PaymentTypeInformation is present, then CreditTransferTransactionInformation/PaymentTypeInformation is not allowed.

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00009

– *Error Text:* Invalid message content for payment type information.

R2   ChequeInstructionRule ✓

If PaymentMethod is different from CHK, then CreditTransferTransactionInformation/ChequeInstruction is not allowed.

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00100

– *Error Text:* Invalid message content for cheque instruction.

R3 ChargesAccountRule ✓

If ChargesAccountAgent is present, then ChargesAccount must be present.

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00099

– *Error Text:* Invalid message content for charges agent account.

R4 ChargesAccountAgentRule

If ChargesAccountAgent is present, then it must contain a branch of the DebtorAgent. It must not contain a completely different agent.

Error handling: Undefined

R5 ChargeBearerRule ✓

If ChargeBearer is present, then CreditTransferTransactionInformation/ChargeBearer is not allowed.

If CreditTransferTransactionInformation/ChargeBearer is present, then ChargeBearer is not allowed.

CreditTransferTransactionInformation/ChargeBearer and ChargeBearer may both be absent.

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00112

– *Error Text:* Invalid message content for charge bearer.

R6 UltimateDebtorRule ✓

If UltimateDebtor is present, then CreditTransferTransactionInformation/UltimateDebtor is not allowed.

If CreditTransferTransactionInformation/UltimateDebtor is present, then UltimateDebtor is not allowed.

CreditTransferTransactionInformation/UltimateDebtor and UltimateDebtor may both be absent.

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00097

– *Error Text:* Invalid message content for ultimate debtor.

R7   ChequeAndCreditorAccountRule ✓

If PaymentMethod is CHK, then CreditTransferTransactionInformation/CreditorAccount is not allowed.

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00107

– *Error Text:* Invalid message content for cheque payment method.

R8   ChequeDeliveryAndCreditorAgentRule ✓

If PaymentMethod is CHK and CreditTransferTransactionInformation/ChequeInstruction/DeliveryMethod/Code is present and is equal to MLFA, CRFA, RGFA or PUFA, then CreditTransferTransactionInformation/CreditorAgent must be present.

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00109

– *Error Text:* Invalid message content for cheque payment with creditor agent.

R9   ChequeDeliveryAndNoCreditorAgentRule ✓

If PaymentMethod is CHK and CreditTransferTransactionInformation/ChequeInstruction/DeliveryMethod/Code is present and different from MLFA, CRFA, RGFA or PUFA, then CreditTransferTransactionInformation/CreditorAgent is not allowed.

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00110

– *Error Text:* Invalid message content for cheque payment without creditor agent.

R10   NonChequePaymentMethodRule

If PaymentMethod is different from CHK and CreditTransferTransactionInformation/Creditor is not present, then CreditTransferTransactionInformation/CreditorAccount must be present.

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00108

– *Error Text:* Invalid message content for non cheque payment method.

R11   ChequeNoDeliveryAndNoCreditorAgentRule ✓

If PaymentMethod is CHK and CreditTransferTransactionInformation/ChequeInstruction/DeliveryMethod is not present, then CreditTransferTransactionInformation/CreditorAgent is not allowed.

Error handling:

- *Error severity:* Fatal

- *Error Code:* X00111

- *Error Text:* Invalid message content for cheque payment without delivery method.

Guidelines

1. **UltimateDebtorGuideline**

   UltimateDebtor may only be present if different from Debtor.

2. **ChequeInstructionDeliverToDebtorGuideline**

   If CreditTransferTransactionInformation/ChequeInstruction/DeliveryMethod is present and if CreditTransferTransactionInformation/ChequeInstruction/DeliveryMethod/Code is CRDB, MLDB, PUDB or RGDB, then CreditTransferTransactionInformation/ChequeInstruction/DeliverTo may only be present if different from Debtor.

3. **ChequeInstructionDeliverToCreditorGuideline**

   If PaymentInformation/CreditTransferTransactionInformation/ChequeInstruction/DeliveryMethod is present and is CRCD, MLCD, PUCD or RGCD, then CreditTransferTransactionInformation/ChequeInstruction/DeliverTo may only be present if different from CreditTransferTransactionInformation/Creditor.

4. **ChequeInstructionDeliverToCreditorAgentGuideline**

   If CreditTransferTransactionInformation/ChequeInstruction/DeliveryMethod is present and is CRFA, MLFA, PUFA or RGFA, then CreditTransferTransactionInformation/ChequeInstruction/DeliverTo may only be present if different from CreditTransferTransactionInformation/Creditor.

5. **ChequeFromGuideline**

   CreditTransferTransactionInformation/ChequeInstruction/ChequeFrom may only be present if different from CreditTransferTransactionInformation/UltimateDebtor or Debtor.

Used in element(s)

4.39.1   PaymentInformationIdentification

XML Tag: PmtInfId

Presence: [1..1]

Definition: Unique identification, as assigned by a sending party, to unambiguously identify the payment information group within the message.

Datatype:

4.39.2   PaymentMethod

XML Tag: PmtMtd

Presence: [1..1]

Definition: Specifies the means of payment that will be used to move the amount of money.

Datatype:

4.39.3 BatchBooking

XML Tag: BtchBookg

Presence: [0..1]

Definition: Identifies whether a single entry per individual transaction or a batch entry for the sum of the amounts of all transactions within the group of a message is requested.

Usage: Batch booking is used to request and not order a possible batch booking.

Datatype: "BatchBookingIndicator" on page 128

4.39.4 NumberOfTransactions

XML Tag: NbOfTxs

Presence: [0..1]

Definition: Number of individual transactions contained in the paymnet information group.

Datatype: "Max15NumericText" on page 152

4.39.5 ControlSum

XML Tag: CtrlSum

Presence: [0..1]

Definition: Total of all individual amounts included in the group, irrespective of currencies.

Datatype: "DecimalNumber" on page 136

4.39.6 PaymentTypeInformation

XML Tag: PmtTpInf

Presence: [0..1]

Definition: Set of elements used to further specify the type of transaction.

The **PmtTpInf** block contains the following elements (see datatype "PaymentTypeInformation19__1" on page 85 for details)

🚫 Removed - !🚫 Partial Removed - ◇ Ignored - !◇ Partial Ignored - ⚠ Details below - **M** Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
2.7 , 2.32	InstructionPriority	*<InstrPrty>*		[0..1]	◇	86
2.8 , 2.33	ServiceLevel	*<SvcLvl>*		[0..1]	**M**	86
2.11 , 2.36	LocalInstrument	*<LclInstrm>*		[0..1]	!◇	86
2.14 , 2.39	CategoryPurpose	*<CtgyPurp>*		[0..1]		87

!🚫 , !◇ >> Note as not all **PmtTpInf** blocks have this element removed and/or ignored. Please refer to the page number next to the element for further details on which elements have been removed and/or ignored.

.

Usage Guideline details

- **on pain.001.001.03/PaymentInformation/PaymentTypeInformation**

  Comment:
  `Provide Service Level only at either Payment-Information or Transaction level. Use at PaymentInformation level is recommended.`

4.39.7　　RequestedExecutionDate

XML Tag: ReqdExctnDt

Presence: [1..1]

Definition: Date at which the initiating party requests the clearing agent to process the payment.

Usage: This is the date on which the debtor's account is to be debited. If payment by cheque, the date when the cheque must be generated by the bank.

Datatype: "ISODate" on page 149

4.39.8　　PoolingAdjustmentDate

XML Tag: PoolgAdjstmntDt

Presence: [0..1]

Definition: Date used for the correction of the value date of a cash pool movement that has been posted with a different value date.

Datatype: "ISODate" on page 149

Usage Guideline details

- **This element(pain.001.001.03/PaymentInformation/PoolingAdjustmentDate) will be ignored by the Receiver.**

4.39.9　　Debtor

XML Tag: Dbtr

Presence: [1..1]

Definition: Party that owes an amount of money to the (ultimate) creditor.

The **Dbtr** block contains the following elements (see datatype "PartyIdentification32" on page 68 for details)

🚫 Removed - ⛔ Partial Removed - ◇ Ignored - |◇ Partial Ignored - ⚠ Details below - Ⓜ Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
9.1.0	Name	*<Nm>*		[0..1]	⚠	68
9.1.1	PostalAddress	*<PstlAdr>*		[0..1]		69
9.1.12	Identification	*<Id>*		[0..1]	⚠	70

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
9.1.33	CountryOfResidence	<CtryOfRes>		[0..1]		72
9.1.34	ContactDetails	<CtctDtls>		[0..1]	◇	72

4.39.10 DebtorAccount

XML Tag: DbtrAcct

Presence: [1..1]

Definition: Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction.

The **DbtrAcct** block contains the following elements (see datatype "CashAccount16" on page 16 for details)

🚫 Removed - !🚫 Partial Removed - ◇ Ignored - !◇ Partial Ignored - ⚠ Details below - Ⓜ Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
1.1.0	Identification	<Id>		[1..1]	⚠	16
1.1.8	Type	<Tp>		[0..1]	◇	17
1.1.11	Currency	<Ccy>		[0..1]		18
1.1.12	Name	<Nm>		[0..1]		18

4.39.11 DebtorAgent

XML Tag: DbtrAgt

Presence: [1..1]

Definition: Financial institution servicing an account for the debtor.

The **DbtrAgt** block contains the following elements (see datatype "BranchAndFinancialInstitutionIdentification4" on page 12 for details)

🚫 Removed - !🚫 Partial Removed - ◇ Ignored - !◇ Partial Ignored - ⚠ Details below - Ⓜ Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.0	FinancialInstitutionIdentification	<FinInstnId>		[1..1]		13
6.1.25	BranchIdentification	<BrnchId>		[0..1]		13

4.39.12 DebtorAgentAccount

XML Tag: DbtrAgtAcct

Presence: [0..1]

Definition: Unambiguous identification of the account of the debtor agent at its servicing agent in the payment chain.

The **DbtrAgtAcct** block contains the following elements (see datatype "CashAccount16" on page 16 for details)

🚫 Removed - ‼️🚫 Partial Removed - ◇ Ignored - ‼️◇ Partial Ignored - ⚠️ Details below - Ⓜ️ Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
1.1.0	Identification	*<Id>*		[1..1]		16
1.1.8	Type	*<Tp>*		[0..1]		17
1.1.11	Currency	*<Ccy>*		[0..1]		18
1.1.12	Name	*<Nm>*		[0..1]		18

Usage Guideline details

- **This element(pain.001.001.03/PaymentInformation/DebtorAgentAccount) will be ignored by the Receiver.**

4.39.13 UltimateDebtor

XML Tag: UltmtDbtr

Presence: [0..1]

Definition: Ultimate party that owes an amount of money to the (ultimate) creditor.

The **UltmtDbtr** block contains the following elements (see datatype "PartyIdentification32" on page 68 for details)

🚫 Removed - ‼️🚫 Partial Removed - ◇ Ignored - ‼️◇ Partial Ignored - ⚠️ Details below - Ⓜ️ Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
9.1.0	Name	*<Nm>*		[0..1]	⚠️	68
9.1.1	PostalAddress	*<PstlAdr>*		[0..1]	◇	69
9.1.12	Identification	*<Id>*		[0..1]	Ⓜ️ ⚠️	70
9.1.33	CountryOfResidence	*<CtryOfRes>*		[0..1]		72
9.1.34	ContactDetails	*<CtctDtls>*		[0..1]		72

Usage Guideline details

- **on pain.001.001.03/PaymentInformation/UltimateDebtor**

  Comment:
  ```
  This element is Mandatory where the Ultimate Debtor differs from the Debtor either
   at Payment Information or Credit Transfer Transaction Information level. See be-
  low rule:
  If UltimateDebtor is present, then CreditTransferTransactionInformation/Ultimat-
  eDebtor is not allowed.
  ```

```
If CreditTransferTransactionInformation/UltimateDebtor is present, then Ultimat-
eDebtor is not allowed.
CreditTransferTransactionInformation/UltimateDebtor and UltimateDebtor may both be
 absent.
```

4.39.14   ChargeBearer

XML Tag: ChrgBr

Presence: [0..1]

Definition: Specifies which party/parties will bear the charges associated with the processing of the payment transaction.

Datatype: "ChargeBearerType1Code" on page 130

4.39.15   ChargesAccount

XML Tag: ChrgsAcct

Presence: [0..1]

Definition: Account used to process charges associated with a transaction.

Usage: Charges account should be used when charges have to be booked to an account different from the account identified in debtor's account.

The **ChrgsAcct** block contains the following elements (see datatype "CashAccount16" on page 16 for details)

🚫 Removed - ⚠🚫 Partial Removed - ◇ Ignored - ⚠◇ Partial Ignored - ⚠ Details below -
Ⓜ Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
1.1.0	Identification	*<Id>*		[1..1]		16
1.1.8	Type	*<Tp>*		[0..1]		17
1.1.11	Currency	*<Ccy>*		[0..1]		18
1.1.12	Name	*<Nm>*		[0..1]		18

Usage Guideline details

- **This element(pain.001.001.03/PaymentInformation/ChargesAccount) will be ignored by the Receiver.**

4.39.16   ChargesAccountAgent

XML Tag: ChrgsAcctAgt

Presence: [0..1]

Definition: Agent that services a charges account.

Usage: Charges account agent should only be used when the charges account agent is different from the debtor agent.

The **ChrgsAcctAgt** block contains the following elements (see datatype "BranchAndFinancialInstitutionIdentification4" on page 12 for details)

🚫 Removed - 🚫 Partial Removed - ◇ Ignored - ◇ Partial Ignored - ⚠ Details below -
Ⓜ Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
6.1.0	FinancialInstitutionIdentification	*<FinInstnId>*		[1..1]		13
6.1.25	BranchIdentification	*<BrnchId>*		[0..1]		13

Usage Guideline details

- **This element(pain.001.001.03/PaymentInformation/ChargesAccountAgent) is removed.**

4.39.17　CreditTransferTransactionInformation

XML Tag: CdtTrfTxInf

Presence: [1..*]

Definition: Set of elements used to provide information on the individual transaction(s) included in the message.

The **CdtTrfTxInf** block contains the following elements (see datatype "CreditTransferTransactionInformation10__1" on page 27 for details)

🚫 Removed - 🚫 Partial Removed - ◇ Ignored - ◇ Partial Ignored - ⚠ Details below -
Ⓜ Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
2.28	PaymentIdentification	*<PmtId>*		[1..1]		30
2.31	PaymentTypeInformation	*<PmtTpInf>*		[0..1]	⚠	30
2.42	Amount	*<Amt>*		[1..1]		31
2.47	ExchangeRateInformation	*<XchgRateInf>*		[0..1]		31
2.51	ChargeBearer	*<ChrgBr>*		[0..1]		31
2.52	ChequeInstruction	*<ChqInstr>*		[0..1]	◇	31
2.70	UltimateDebtor	*<UltmtDbtr>*		[0..1]	⚠	32
2.71	IntermediaryAgent1	*<IntrmyAgt1>*		[0..1]	◇	33
2.72	IntermediaryAgent1Account	*<IntrmyAgt1Acct>*		[0..1]	◇	34
2.73	IntermediaryAgent2	*<IntrmyAgt2>*		[0..1]	◇	34
2.74	IntermediaryAgent2Account	*<IntrmyAgt2Acct>*		[0..1]	◇	35
2.75	IntermediaryAgent3	*<IntrmyAgt3>*		[0..1]	◇	35
2.76	IntermediaryAgent3Account	*<IntrmyAgt3Acct>*		[0..1]	◇	36

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
2.77	CreditorAgent	*<CdtrAgt>*		[0..1]		36
2.78	CreditorAgentAccount	*<CdtrAgtAcct>*		[0..1]	◇	37
2.79	Creditor	*<Cdtr>*		[0..1]	M	37
2.80	CreditorAccount	*<CdtrAcct>*		[0..1]	M	38
2.81	UltimateCreditor	*<UltmtCdtr>*		[0..1]	⚠	38
2.82	InstructionForCreditorAgent	*<InstrForCdtrAgt>*		[0..*]	◇	39
2.85	InstructionForDebtorAgent	*<InstrForDbtrAgt>*		[0..1]	◇	39
2.86	Purpose	*<Purp>*		[0..1]		40
2.89	RegulatoryReporting	*<RgltryRptg>*		[0..10]		40
2.90	Tax	*<Tax>*		[0..1]	◇	40
2.91	RelatedRemittanceInformation	*<RltdRmtInf>*		[0..10]		41
2.98	RemittanceInformation	*<RmtInf>*		[0..1]		42

Usage Guideline details

- **on pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation**

  – **HSBC_Extended_Remittance_Information:**

  The SEPA Rulebook 2019 introduced the optional facility to provide extended re-
  mittance information with an SCT. HSBC does not support this facility there-
  fore if a transaction is received with the intention of providing extending re-
  mittance information (Local Instrument Code = PERI) then the transaction will be
   rejected.

  For each [Full Message/Document/CustomerCreditTransferInitiationV03/PaymentIn-
  formation/CreditTransferTransactionInformation], if
      every occurrence of [CreditTransferTransactionInformation/PaymentTypeInfor-
  mation/ServiceLevel/Code] has value included in the following list 'SEPA'
      and at least one occurrence of the following element(s) [CreditTransfer-
  TransactionInformation/PaymentTypeInformation/LocalInstrument/Code] is (are)
   present
  , then
      every occurrence of [CreditTransferTransactionInformation/PaymentTypeInfor-
  mation/LocalInstrument/Code] must have value not included in the following list
   'PERI'

- **on pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation**

  – **HSBC_SCT_Reimbursement_Category_Purpose:**

  The SEPA Rulebook 2019 introduced an optional facility to instruct a transfer
   back against an SCT. HSBC does not support this facility therefore if the cus-
  tomer provides a transaction that indicates a reimbursement is being instructed
   (Category Purpose Code = RRCT) then the transaction will be rejected.

```
       For each [Full Message/Document/CustomerCreditTransferInitiationV03/PaymentIn-
       formation/CreditTransferTransactionInformation], if
           every occurrence of [CreditTransferTransactionInformation/PaymentTypeInfor-
       mation/ServiceLevel/Code] has value included in the following list 'SEPA'
           and at least one occurrence of the following element(s) [CreditTransfer-
       TransactionInformation/PaymentTypeInformation/CategoryPurpose/Code] is (are)
        present
        , then
           every occurrence of [CreditTransferTransactionInformation/PaymentTypeInfor-
       mation/CategoryPurpose/Code] must have value not included in the following list
        'RRCT'
```

- **on pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation**

    - **HSBC_SCT_Reimbursement_Purpose:**

    ```
    The SEPA Rulebook 2019 introduced an optional facility to instruct a transfer
     back against an SCT.  HSBC does not support this facility therefore if the cus-
    tomer provides a transaction that indicates a reimbursement is being instructed
     (Purpose Code = RRCT) then the transaction will be rejected.


    ----


    For each [Full Message/Document/CustomerCreditTransferInitiationV03/PaymentIn-
    formation/CreditTransferTransactionInformation], if
        every occurrence of [CreditTransferTransactionInformation/PaymentTypeInfor-
    mation/ServiceLevel/Code] has value included in the following list 'SEPA'
        and at least one occurrence of the following element(s) [CreditTransfer-
    TransactionInformation/Purpose/Code] is (are) present
     , then
        every occurrence of [CreditTransferTransactionInformation/Purpose/Code] must
     have value not included in the following list 'RRCT'
    ```

4.40   PaymentTypeInformation19__1

Definition: Set of elements used to provide further details of the type of payment.

🚫 Removed - � ！🚫 Partial Removed - ◇ Ignored - ！◇ Partial Ignored - ⚠ Details below -
Ⓜ Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
2.7 , 2.32	InstructionPriority	*<InstrPrty>*		[0..1]	◇	86
2.8 , 2.33	ServiceLevel	*<SvcLvl>*		[0..1]	Ⓜ	86
2.11 , 2.36	LocalInstrument	*<LclInstrm>*		[0..1]	！◇	86
2.14 , 2.39	CategoryPurpose	*<CtgyPurp>*		[0..1]		87

！🚫 , ！◇ >> Note as not all **PaymentTypeInformation19__1** blocks have this element removed and/or ig-
nored. Please refer to the page number next to the element for further details on which elements have
been removed and/or ignored.

.

Used in element(s)

4.40.1 InstructionPriority

XML Tag: InstrPrty

Presence: [0..1]

Definition: Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the instruction.

Datatype: "Priority2Code" on page 157

Usage Guideline details

- **This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/PaymentTypeInformation/InstructionPriority) will be ignored by the Receiver.**

- **This element(pain.001.001.03/PaymentInformation/PaymentTypeInformation/InstructionPriority) will be ignored by the Receiver.**

4.40.2 ServiceLevel

XML Tag: SvcLvl

Presence: [0..1]

Definition: Agreement under which or rules under which the transaction should be processed.

The **SvcLvl** block contains the following elements (see datatype "ServiceLevel8Choice__1" on page 104 for details)

🚫 Removed - �I🚫 Partial Removed - ◇ Ignored - I◇ Partial Ignored - ⚠ Details below -
Ⓜ Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
2.9 , 2.34	Code	*<Cd>*	{Or	[1..1]	⚠	105
2.10 , 2.35	Proprietary	*<Prtry>*	Or}	[1..1]	🚫	105

Usage Guideline details

- **on pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/PaymentTypeInformation/ServiceLevel**

  This element is now mandatory, the minimum occurrence has been changed to : 1

- **on pain.001.001.03/PaymentInformation/PaymentTypeInformation/ServiceLevel**

  This element is now mandatory, the minimum occurrence has been changed to : 1

4.40.3 LocalInstrument

XML Tag: LclInstrm

Presence: [0..1]

Definition: User community specific instrument.

Usage: This element is used to specify a local instrument, local clearing option and/or further qualify the service or service level.

The **LclInstrm** block contains the following elements (see datatype "LocalInstrument2Choice" on page 62 for details)

🚫 Removed - ⛔ Partial Removed - ◇ Ignored - ◈ Partial Ignored - ⚠ Details below - Ⓜ Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
2.12 , 2.37	Code	*<Cd>*	{Or	[1..1]		62
2.13 , 2.38	Proprietary	*<Prtry>*	Or}	[1..1]		63

Usage Guideline details

- **This element(pain.001.001.03/PaymentInformation/PaymentTypeInformation/LocalInstrument) will be ignored by the Receiver.**

4.40.4 CategoryPurpose

XML Tag: CtgyPurp

Presence: [0..1]

Definition: Specifies the high level purpose of the instruction based on a set of pre-defined categories.

Usage: This is used by the initiating party to provide information concerning the processing of the payment. It is likely to trigger special processing by any of the agents involved in the payment chain.

The **CtgyPurp** block contains the following elements (see datatype "CategoryPurpose1Choice" on page 19 for details)

🚫 Removed - ⛔ Partial Removed - ◇ Ignored - ◈ Partial Ignored - ⚠ Details below - Ⓜ Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
2.15 , 2.40	Code	*<Cd>*	{Or	[1..1]	⚠	19
2.16 , 2.41	Proprietary	*<Prtry>*	Or}	[1..1]		20

4.41 PersonIdentification5

Definition: Unique and unambiguous way to identify a person.

🚫 Removed - ⛔ Partial Removed - ◇ Ignored - ◈ Partial Ignored - ⚠ Details below - Ⓜ Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
9.1.22	DateAndPlaceOfBirth	*<DtAndPlcOfBirth>*		[0..1]	◈	88
9.1.27	Other	*<Othr>*		[0..*]		88

!⊘ , !◇ >> Note as not all **PersonIdentification5** blocks have this element removed and/or ignored. Please refer to the page number next to the element for further details on which elements have been removed and/or ignored.

.

Used in element(s)

4.41.1 DateAndPlaceOfBirth

XML Tag: DtAndPlcOfBirth

Presence: [0..1]

Definition: Date and place of birth of a person.

The **DtAndPlcOfBirth** block contains the following elements (see datatype "DateAndPlaceOfBirth" on page 44 for details)

⊘ Removed - !⊘ Partial Removed - ◇ Ignored - !◇ Partial Ignored - ⚠ Details below -
M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
9.1.23	BirthDate	*<BirthDt>*		[1..1]		45
9.1.24	ProvinceOfBirth	*<PrvcOfBirth>*		[0..1]		45
9.1.25	CityOfBirth	*<CityOfBirth>*		[1..1]		45
9.1.26	CountryOfBirth	*<CtryOfBirth>*		[1..1]		45

Usage Guideline details

- **This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/UltimateCreditor/Identification/PrivateIdentification/DateAndPlaceOfBirth) will be ignored by the Receiver.**

- **This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/UltimateDebtor/Identification/PrivateIdentification/DateAndPlaceOfBirth) will be ignored by the Receiver.**

- **This element(pain.001.001.03/PaymentInformation/Debtor/Identification/PrivateIdentification/DateAndPlaceOfBirth) will be ignored by the Receiver.**

4.41.2 Other

XML Tag: Othr

Presence: [0..*]

Definition: Unique identification of a person, as assigned by an institution, using an identification scheme.

The **Othr** block contains the following elements (see datatype "GenericPersonIdentification1" on page 57 for details)

⊘ Removed - !⊘ Partial Removed - ◇ Ignored - !◇ Partial Ignored - ⚠ Details below -
Ⓜ Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
9.1.28	Identification	*<Id>*		[1..1]		58
9.1.29	SchemeName	*<SchmeNm>*		[0..1]	!◇	58
9.1.32	Issuer	*<Issr>*		[0..1]	!◇	58

!⊘ , !◇ >> Note as not all **Othr** blocks have this element removed and/or ignored. Please refer to the page number next to the element for further details on which elements have been removed and/or ignored.

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4.42 PersonIdentificationSchemeName1Choice

Definition: Sets of elements to identify a name of the identification scheme.

⊘ Removed - !⊘ Partial Removed - ◇ Ignored - !◇ Partial Ignored - ⚠ Details below -
Ⓜ Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
9.1.30	Code	*<Cd>*	{Or	[1..1]	!◇	89
9.1.31	Proprietary	*<Prtry>*	Or}	[1..1]		90

!⊘ , !◇ >> Note as not all **PersonIdentificationSchemeName1Choice** blocks have this element removed and/or ignored. Please refer to the page number next to the element for further details on which elements have been removed and/or ignored.

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Used in element(s)

"SchemeName" on page 58

4.42.1 Code

XML Tag: Cd

Presence: [1..1]

Definition: Name of the identification scheme, in a coded form as published in an external list.

Datatype: "ExternalPersonIdentification1Code" on page 145

Usage Guideline details

- **This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/Creditor/Identification/PrivateIdentification/Other/SchemeName/Code) will be ignored by the Receiver.**

4.42.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

Definition: Name of the identification scheme, in a free text form.

Datatype: "Max35Text" on page 153

4.43 PostalAddress6

Definition: Information that locates and identifies a specific address, as defined by postal services.

🚫 Removed - ！🚫 Partial Removed - ◇ Ignored - ！◇ Partial Ignored - ⚠ Details below -
Ⓜ Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
9.1.2 , 6.1.9 , 6.1.29 , 10.1.0	AddressType	<AdrTp>		[0..1]	！◇	90
9.1.3 , 6.1.10 , 6.1.30 , 10.1.1	Department	<Dept>		[0..1]	！◇	91
9.1.4 , 6.1.11 , 6.1.31 , 10.1.2	SubDepartment	<SubDept>		[0..1]	！◇	91
9.1.5 , 6.1.12 , 6.1.32 , 10.1.3	StreetName	<StrtNm>		[0..1]	！◇	92
9.1.6 , 6.1.13 , 6.1.33 , 10.1.4	BuildingNumber	<BldgNb>		[0..1]	！◇	92
9.1.7 , 6.1.14 , 6.1.34 , 10.1.5	PostCode	<PstCd>		[0..1]	！◇	92
9.1.8 , 6.1.15 , 6.1.35 , 10.1.6	TownName	<TwnNm>		[0..1]	！◇	93
9.1.9 , 6.1.16 , 6.1.36 , 10.1.7	CountrySubDivision	<CtrySubDvsn>		[0..1]	！◇	93
9.1.10 , 6.1.17 , 6.1.37 , 10.1.8	Country	<Ctry>		[0..1]	！◇ ⚠	94
9.1.11 , 6.1.18 , 6.1.38 , 10.1.9	AddressLine	<AdrLine>		[0..7]	！◇ ⚠	94

！🚫 , ！◇ >> Note as not all **PostalAddress6** blocks have this element removed and/or ignored. Please refer to the page number next to the element for further details on which elements have been removed and/or ignored.

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Used in element(s)

"Address" on page 63, "PostalAddress" on page 15, "PostalAddress" on page 69, "PostalAddress" on page 51

4.43.1 AddressType

XML Tag: AdrTp

Presence: [0..1]

Definition: Identifies the nature of the postal address.

Datatype: "AddressType2Code" on page 124

Usage Guideline details

- **This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/CreditorAgent/FinancialInstitutionIdentification/PostalAddress/AddressType) will be ignored by the Receiver.**

- **This element(pain.001.001.03/PaymentInformation/DebtorAgent/FinancialInstitutionIdentification/PostalAddress/AddressType) will be ignored by the Receiver.**

4.43.2   Department

XML Tag: Dept

Presence: [0..1]

Definition: Identification of a division of a large organisation or building.

Datatype: "Max70Text" on page 154

Usage Guideline details

- **This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/CreditorAgent/FinancialInstitutionIdentification/PostalAddress/Department) will be ignored by the Receiver.**

- **This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/UltimateCreditor/PostalAddress/Department) will be ignored by the Receiver.**

- **This element(pain.001.001.03/PaymentInformation/DebtorAgent/FinancialInstitutionIdentification/PostalAddress/Department) will be ignored by the Receiver.**

4.43.3   SubDepartment

XML Tag: SubDept

Presence: [0..1]

Definition: Identification of a sub-division of a large organisation or building.

Datatype: "Max70Text" on page 154

Usage Guideline details

- **This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/CreditorAgent/FinancialInstitutionIdentification/PostalAddress/SubDepartment) will be ignored by the Receiver.**

- **This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/UltimateCreditor/PostalAddress/SubDepartment) will be ignored by the Receiver.**

- **This element(pain.001.001.03/PaymentInformation/DebtorAgent/FinancialInstitutionIdentification/PostalAddress/SubDepartment) will be ignored by the Receiver.**

4.43.4   StreetName

XML Tag: StrtNm

Presence: [0..1]

Definition: Name of a street or thoroughfare.

Datatype: "Max70Text" on page 154

Usage Guideline details

- **This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/CreditorAgent/FinancialInstitutionIdentification/PostalAddress/StreetName) will be ignored by the Receiver.**

- **This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/UltimateCreditor/PostalAddress/StreetName) will be ignored by the Receiver.**

- **This element(pain.001.001.03/PaymentInformation/DebtorAgent/FinancialInstitutionIdentification/PostalAddress/StreetName) will be ignored by the Receiver.**

4.43.5   BuildingNumber

XML Tag: BldgNb

Presence: [0..1]

Definition: Number that identifies the position of a building on a street.

Datatype: "Max16Text" on page 152

Usage Guideline details

- **This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/CreditorAgent/FinancialInstitutionIdentification/PostalAddress/BuildingNumber) will be ignored by the Receiver.**

- **This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/UltimateCreditor/PostalAddress/BuildingNumber) will be ignored by the Receiver.**

- **This element(pain.001.001.03/PaymentInformation/DebtorAgent/FinancialInstitutionIdentification/PostalAddress/BuildingNumber) will be ignored by the Receiver.**

4.43.6   PostCode

XML Tag: PstCd

Presence: [0..1]

Definition: Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.

Datatype: "Max16Text" on page 152

Usage Guideline details

- **This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/CreditorAgent/FinancialInstitutionIdentification/PostalAddress/PostCode) will be ignored by the Receiver.**

- **This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/UltimateCreditor/PostalAddress/PostCode) will be ignored by the Receiver.**

- **This element(pain.001.001.03/PaymentInformation/DebtorAgent/FinancialInstitutionIdentification/PostalAddress/PostCode) will be ignored by the Receiver.**

4.43.7 TownName

XML Tag: TwnNm

Presence: [0..1]

Definition: Name of a built-up area, with defined boundaries, and a local government.

Datatype: "Max35Text" on page 153

Usage Guideline details

- **This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/CreditorAgent/FinancialInstitutionIdentification/PostalAddress/TownName) will be ignored by the Receiver.**

- **This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/UltimateCreditor/PostalAddress/TownName) will be ignored by the Receiver.**

- **This element(pain.001.001.03/PaymentInformation/DebtorAgent/FinancialInstitutionIdentification/PostalAddress/TownName) will be ignored by the Receiver.**

4.43.8 CountrySubDivision

XML Tag: CtrySubDvsn

Presence: [0..1]

Definition: Identifies a subdivision of a country such as state, region, county.

Datatype: "Max35Text" on page 153

Usage Guideline details

- **This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/UltimateCreditor/PostalAddress/CountrySubDivision) will be ignored by the Receiver.**

- **This element(pain.001.001.03/PaymentInformation/DebtorAgent/FinancialInstitutionIdentification/PostalAddress/CountrySubDivision) will be ignored by the Receiver.**

4.43.9 Country

XML Tag: Ctry

Presence: [0..1]

Definition: Nation with its own government.

Datatype: "CountryCode" on page 135

Usage Guideline details

- **This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/UltimateCreditor/PostalAddress/Country) will be ignored by the Receiver.**

- **on pain.001.001.03/PaymentInformation/Debtor/PostalAddress/Country**

  Comment:
  Country Code of the debtor must be provided.

4.43.10 AddressLine

XML Tag: AdrLine

Presence: [0..7]

Definition: Information that locates and identifies a specific address, as defined by postal services, presented in free format text.

Datatype: "Max70Text" on page 154

Usage Guideline details

- **This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/CreditorAgent/FinancialInstitutionIdentification/PostalAddress/AddressLine) will be ignored by the Receiver.**

- **This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/UltimateCreditor/PostalAddress/AddressLine) will be ignored by the Receiver.**

- **This element(pain.001.001.03/PaymentInformation/DebtorAgent/FinancialInstitutionIdentification/PostalAddress/AddressLine) will be ignored by the Receiver.**

- **on pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/Creditor/PostalAddress/AddressLine**

  Comment:
  If Unstructured address lines are used then please provide 2 lines of 140 characters of address details.

  The address must be as complete as possible and must always include Town Name, Country Sub Division and Country.

- **on pain.001.001.03/PaymentInformation/Debtor/PostalAddress/AddressLine**

  Comment:
  If nstructured address lines are used then please provide 2 lines of 140 characters of address details.

> The address must be as complete as possible and must always include Town Name, Country Sub Division and Country.

4.44 Purpose2Choice

Definition: Specifies the underlying reason for the payment transaction.

Usage: Purpose is used by the end-customers, that is initiating party, (ultimate) debtor, (ultimate) creditor to provide information concerning the nature of the payment. Purpose is a content element, which is not used for processing by any of the agents involved in the payment chain.

🚫 Removed - 🚫 Partial Removed - ◇ Ignored - ◇ Partial Ignored - ⚠ Details below - Ⓜ Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
2.87	Code	*<Cd>*	{Or	[1..1]		95
2.88	Proprietary	*<Prtry>*	Or}	[1..1]		95

Used in element(s)

"Purpose" on page 40

4.44.1 Code

XML Tag: Cd

Presence: [1..1]

Definition: Underlying reason for the payment transaction, as published in an external purpose code list.

Datatype: "ExternalPurpose1Code" on page 146

4.44.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

Definition: Purpose, in a proprietary form.

Datatype: "Max35Text" on page 153

4.45 ReferredDocumentInformation3

Definition: Set of elements used to identify the documents referred to in the remittance information.

🚫 Removed - 🚫 Partial Removed - ◇ Ignored - ◇ Partial Ignored - ⚠ Details below - Ⓜ Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
2.102	Type	*<Tp>*		[0..1]		96
2.107	Number	*<Nb>*		[0..1]		96

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
2.108	RelatedDate	<RltdDt>		[0..1]		96

Used in element(s)

4.45.1   Type

XML Tag: Tp

Presence: [0..1]

Definition: Specifies the type of referred document.

The **Tp** block contains the following elements (see datatype for details)

🚫 Removed - !🚫 Partial Removed - ◇ Ignored - !◇ Partial Ignored - ⚠ Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
2.103	CodeOrProprietary	<CdOrPrtry>		[1..1]		97
2.106	Issuer	<Issr>		[0..1]		98

4.45.2   Number

XML Tag: Nb

Presence: [0..1]

Definition: Unique and unambiguous identification of the referred document.

Datatype:

4.45.3   RelatedDate

XML Tag: RltdDt

Presence: [0..1]

Definition: Date associated with the referred document.

Datatype:

4.46   ReferredDocumentType1Choice

Definition: Specifies the type of the document referred in the remittance information.

🚫 Removed - !🚫 Partial Removed - ◇ Ignored - !◇ Partial Ignored - ⚠ Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
2.104	Code	<Cd>	{Or	[1..1]		97

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
2.105	Proprietary	<Prtry>	Or}	[1..1]		97

Used in element(s)

"CodeOrProprietary" on page 97

4.46.1 Code

XML Tag: Cd

Presence: [1..1]

Definition: Document type in a coded form.

Datatype: "DocumentType5Code" on page 137

4.46.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

Definition: Proprietary identification of the type of the remittance document.

Datatype: "Max35Text" on page 153

4.47 ReferredDocumentType2

Definition: Specifies the type of the document referred in the remittance information.

🚫 Removed - Ⓘ🚫 Partial Removed - 🔶 Ignored - Ⅰ🔶 Partial Ignored - ⚠ Details below - Ⓜ Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
2.103	CodeOrProprietary	<CdOrPrtry>		[1..1]		97
2.106	Issuer	<Issr>		[0..1]		98

Used in element(s)

"Type" on page 96

4.47.1 CodeOrProprietary

XML Tag: CdOrPrtry

Presence: [1..1]

Definition: Provides the type details of the referred document.

The **CdOrPrtry** block contains the following elements (see datatype "ReferredDocumentType1Choice" on page 96 for details)

🚫 Removed - Ⅰ🚫 Partial Removed - 🔶 Ignored - Ⅰ🔶 Partial Ignored - ⚠ Details below - Ⓜ Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
2.104	Code	*<Cd>*	{Or	[1..1]		97
2.105	Proprietary	*<Prtry>*	Or}	[1..1]		97

4.47.2 Issuer

XML Tag: Issr

Presence: [0..1]

Definition: Identification of the issuer of the reference document type.

Datatype: "Max35Text" on page 153

4.48 RegulatoryAuthority2

Definition: Entity requiring the regulatory reporting information.

🚫 Removed - 🚫 Partial Removed - ◇ Ignored - ◇ Partial Ignored - ⚠ Details below - Ⓜ Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
11.1.2	Name	*<Nm>*		[0..1]		98
11.1.3	Country	*<Ctry>*		[0..1]		98

Used in element(s)

"Authority" on page 99

4.48.1 Name

XML Tag: Nm

Presence: [0..1]

Definition: Name of the entity requiring the regulatory reporting information.

Datatype: "Max140Text" on page 152

4.48.2 Country

XML Tag: Ctry

Presence: [0..1]

Definition: Country of the entity that requires the regulatory reporting information.

Datatype: "CountryCode" on page 135

4.49 RegulatoryReporting3

Definition: Information needed due to regulatory and/or statutory requirements.

🚫 Removed - ⚠️🚫 Partial Removed - ◇ Ignored - ▮◇ Partial Ignored - ⚠️ Details below -
Ⓜ️ Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
11.1.0	DebitCreditReportingIndicator	<DbtCdtRptgInd>		[0..1]	◇	99
11.1.1	Authority	<Authrty>		[0..1]	◇	99
11.1.4	Details	<Dtls>		[0..*]		100

Used in element(s)

"RegulatoryReporting" on page 40

4.49.1 DebitCreditReportingIndicator

XML Tag: DbtCdtRptgInd

Presence: [0..1]

Definition: Identifies whether the regulatory reporting information applies to the debit side, to the credit side or to both debit and credit sides of the transaction.

Datatype: "RegulatoryReportingType1Code" on page 158

Usage Guideline details

- **This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/RegulatoryReporting/DebitCreditReportingIndicator) will be ignored by the Receiver.**

4.49.2 Authority

XML Tag: Authrty

Presence: [0..1]

Definition: Entity requiring the regulatory reporting information.

The **Authrty** block contains the following elements (see datatype "RegulatoryAuthority2" on page 98 for details)

🚫 Removed - ⚠️🚫 Partial Removed - ◇ Ignored - ▮◇ Partial Ignored - ⚠️ Details below -
Ⓜ️ Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
11.1.2	Name	<Nm>		[0..1]		98
11.1.3	Country	<Ctry>		[0..1]		98

Usage Guideline details

- **This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/RegulatoryReporting/Authority) will be ignored by the Receiver.**

4.49.3 Details

XML Tag: Dtls

Presence: [0..*]

Definition: Set of elements used to provide details on the regulatory reporting information.

The **Dtls** block contains the following elements (see datatype "StructuredRegulatoryReporting3" on page 105 for details)

Removed - Partial Removed - Ignored - Partial Ignored - Details below - Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
11.1.5	Type	<Tp>		[0..1]	◇	106
11.1.6	Date	<Dt>		[0..1]	◇	106
11.1.7	Country	<Ctry>		[0..1]	◇	106
11.1.8	Code	<Cd>		[0..1]	◇	107
11.1.9	Amount	<Amt>		[0..1]	!◇	107
11.1.10	Information	<Inf>		[0..*]		107

, >> Note as not all **Dtls** blocks have this element removed and/or ignored. Please refer to the page number next to the element for further details on which elements have been removed and/or ignored.

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4.50 RemittanceAmount1

Definition: Nature of the amount and currency on a document referred to in the remittance section, typically either the original amount due/payable or the amount actually remitted for the referenced document.

Removed - Partial Removed - Ignored - Partial Ignored - Details below - Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
2.110	DuePayableAmount	<DuePyblAmt>		[0..1]		101
2.111	DiscountAppliedAmount	<DscntApldAmt>		[0..1]		101
2.112	CreditNoteAmount	<CdtNoteAmt>		[0..1]		101
2.113	TaxAmount	<TaxAmt>		[0..1]		101
2.114	AdjustmentAmountAndReason	<AdjstmntAmtAndRsn>		[0..*]		101
2.119	RemittedAmount	<RmtdAmt>		[0..1]		102

Used in element(s)

"ReferredDocumentAmount" on page 108

4.50.1 DuePayableAmount

XML Tag: DuePyblAmt

Presence: [0..1]

Definition: Amount specified is the exact amount due and payable to the creditor.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 123

4.50.2 DiscountAppliedAmount

XML Tag: DscntApldAmt

Presence: [0..1]

Definition: Amount of money that results from the application of an agreed discount to the amount due and payable to the creditor.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 123

4.50.3 CreditNoteAmount

XML Tag: CdtNoteAmt

Presence: [0..1]

Definition: Amount specified for the referred document is the amount of a credit note.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 123

4.50.4 TaxAmount

XML Tag: TaxAmt

Presence: [0..1]

Definition: Quantity of cash resulting from the calculation of the tax.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 123

4.50.5 AdjustmentAmountAndReason

XML Tag: AdjstmntAmtAndRsn

Presence: [0..*]

Definition: Set of elements used to provide information on the amount and reason of the document adjustment.

The **AdjstmntAmtAndRsn** block contains the following elements (see datatype "DocumentAdjustment1" on page 46 for details)

🚫 Removed - !🚫 Partial Removed - ◇ Ignored - !◇ Partial Ignored - ⚠ Details below - Ⓜ Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
2.115	Amount	*<Amt>*		[1..1]		46
2.116	CreditDebitIndicator	*<CdtDbtInd>*		[0..1]		47

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
2.117	Reason	<Rsn>		[0..1]		47
2.118	AdditionalInformation	<AddtlInf>		[0..1]		47

4.50.6   RemittedAmount

XML Tag: RmtdAmt

Presence: [0..1]

Definition: Amount of money remitted for the referred document.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 123

4.51   RemittanceInformation5

Definition: Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system.

🚫 Removed - !🚫 Partial Removed - ◇ Ignored - !◇ Partial Ignored - ⚠ Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
2.99	Unstructured	<Ustrd>		[0..*]	⚠	102
2.100	Structured	<Strd>		[0..*]		103

Used in element(s)

"RemittanceInformation" on page 42

4.51.1   Unstructured

XML Tag: Ustrd

Presence: [0..*]

Definition: Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in an unstructured form.

Datatype: "Max140Text" on page 152

Usage Guideline details

- **on pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/RemittanceInformation/Unstructured**

  – **HSBC_Rule:**

    ```
    Only one line of up to 140 characters supported.
    ```

4.51.2 Structured

XML Tag: Strd

Presence: [0..*]

Definition: Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in a structured form.

The **Strd** block contains the following elements (see datatype "StructuredRemittanceInformation7" on page 107 for details)

🚫 Removed - !🚫 Partial Removed - ◇ Ignored - !◇ Partial Ignored - ⚠️ Details below - Ⓜ️ Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
2.101	ReferredDocumentInformation	*<RfrdDocInf>*		[0..*]		108
2.109	ReferredDocumentAmount	*<RfrdDocAmt>*		[0..1]		108
2.120	CreditorReferenceInformation	*<CdtrRefInf>*		[0..1]	◇	109
2.127	Invoicer	*<Invcr>*		[0..1]	◇	109
2.128	Invoicee	*<Invcee>*		[0..1]	◇	110
2.129	AdditionalRemittanceInformation	*<AddtlRmtInf>*		[0..3]	◇	110

4.52 RemittanceLocation2

Definition: Set of elements used to provide information on the remittance advice.

🚫 Removed - !🚫 Partial Removed - ◇ Ignored - !◇ Partial Ignored - ⚠️ Details below - Ⓜ️ Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
2.92	RemittanceIdentification	*<RmtId>*		[0..1]		103
2.93	RemittanceLocationMethod	*<RmtLctnMtd>*		[0..1]		104
2.94	RemittanceLocationElectronicAddress	*<RmtLctnElctrncAdr>*		[0..1]		104
2.95	RemittanceLocationPostalAddress	*<RmtLctnPstlAdr>*		[0..1]		104

Used in element(s)

"RelatedRemittanceInformation" on page 41

4.52.1 RemittanceIdentification

XML Tag: RmtId

Presence: [0..1]

Definition: Unique identification, as assigned by the initiating party, to unambiguously identify the remittance information sent separately from the payment instruction, such as a remittance advice.

Datatype: "Max35Text" on page 153

4.52.2   RemittanceLocationMethod

XML Tag: RmtLctnMtd

Presence: [0..1]

Definition: Method used to deliver the remittance advice information.

Datatype: "RemittanceLocationMethod2Code" on page 159

4.52.3   RemittanceLocationElectronicAddress

XML Tag: RmtLctnElctrncAdr

Presence: [0..1]

Definition: Electronic address to which an agent is to send the remittance information.

Datatype: "Max2048Text" on page 153

4.52.4   RemittanceLocationPostalAddress

XML Tag: RmtLctnPstlAdr

Presence: [0..1]

Definition: Postal address to which an agent is to send the remittance information.

The **RmtLctnPstlAdr** block contains the following elements (see datatype "NameAndAddress10" on page 63 for details)

🚫 Removed - !🚫 Partial Removed - ◇ Ignored - !◇ Partial Ignored - ⚠ Details below - Ⓜ Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
2.56 , 2.62 , 2.96	Name	*<Nm>*		[1..1]		63
2.57 , 2.63 , 2.97	Address	*<Adr>*		[1..1]		63

4.53   ServiceLevel8Choice__1

Definition: Specifies the service level of the transaction.

🚫 Removed - !🚫 Partial Removed - ◇ Ignored - !◇ Partial Ignored - ⚠ Details below - Ⓜ Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
2.9 , 2.34	Code	*<Cd>*	{Or	[1..1]	⚠	105
2.10 , 2.35	Proprietary	*<Prtry>*	Or}	[1..1]	🚫	105

Used in element(s)

4.53.1   Code

XML Tag: Cd

Presence: [1..1]

Definition: Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list.

Datatype: "HSBC_CoreSCT_ServiceLevel" on page 147

Usage Guideline details

- **on pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/PaymentType-Information/ServiceLevel/Code**

  Type changed to: HSBC_CoreSCT_ServiceLevel on page 148

- **on pain.001.001.03/PaymentInformation/PaymentTypeInformation/ServiceLevel/Code**

  Type changed to: HSBC_CoreSCT_ServiceLevel on page 148

4.53.2   Proprietary

XML Tag: Prtry

Presence: [1..1]

Definition: Specifies a pre-agreed service or level of service between the parties, as a proprietary code.

Datatype: "Max35Text" on page 153

Usage Guideline details

- **This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/PaymentTypeInformation/ServiceLevel/Proprietary) is removed.**

- **This element(pain.001.001.03/PaymentInformation/PaymentTypeInformation/ServiceLevel/Proprietary) is removed.**

4.54   StructuredRegulatoryReporting3

Definition: Information needed due to regulatory and statutory requirements.

🚫 Removed - ❗🚫 Partial Removed - ◇ Ignored - ❗◇ Partial Ignored - ⚠ Details below - Ⓜ Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
11.1.5	Type	*<Tp>*		[0..1]	◇	106
11.1.6	Date	*<Dt>*		[0..1]	◇	106

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
11.1.7	Country	*<Ctry>*		[0..1]	◇	106
11.1.8	Code	*<Cd>*		[0..1]	◇	107
11.1.9	Amount	*<Amt>*		[0..1]	⃰◇	107
11.1.10	Information	*<Inf>*		[0..*]		107

⛔ , ⃰◇ >> Note as not all **StructuredRegulatoryReporting3** blocks have this element removed and/or ignored. Please refer to the page number next to the element for further details on which elements have been removed and/or ignored.

.

Used in element(s)

"Details" on page 100

4.54.1　Type

XML Tag: Tp

Presence: [0..1]

Definition: Specifies the type of the information supplied in the regulatory reporting details.

Datatype: "Max35Text" on page 153

Usage Guideline details

- **This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/RegulatoryReporting/Details/Type) will be ignored by the Receiver.**

4.54.2　Date

XML Tag: Dt

Presence: [0..1]

Definition: Date related to the specified type of regulatory reporting details.

Datatype: "ISODate" on page 149

Usage Guideline details

- **This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/RegulatoryReporting/Details/Date) will be ignored by the Receiver.**

4.54.3　Country

XML Tag: Ctry

Presence: [0..1]

Definition: Country related to the specified type of regulatory reporting details.

Datatype: "CountryCode" on page 135

Usage Guideline details

- **This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/Reg-ulatoryReporting/Details/Country) will be ignored by the Receiver.**

4.54.4   Code

XML Tag: Cd

Presence: [0..1]

Definition: Specifies the nature, purpose, and reason for the transaction to be reported for regulatory and statutory requirements in a coded form.

Datatype: "Max10Text" on page 151

Usage Guideline details

- **This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/Reg-ulatoryReporting/Details/Code) will be ignored by the Receiver.**

4.54.5   Amount

XML Tag: Amt

Presence: [0..1]

Definition: Amount of money to be reported for regulatory and statutory requirements.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 123

Usage Guideline details

- **This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/Reg-ulatoryReporting/Details/Amount) will be ignored by the Receiver.**

4.54.6   Information

XML Tag: Inf

Presence: [0..*]

Definition: Additional details that cater for specific domestic regulatory requirements.

Datatype: "Max35Text" on page 153

4.55   StructuredRemittanceInformation7

Definition: Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in a structured form.

🚫 Removed - ⛔ Partial Removed - ◇ Ignored - ⦿ Partial Ignored - ⚠ Details below -
Ⓜ Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
2.101	ReferredDocumentInformation	*<RfrdDocInf>*		[0..*]		108
2.109	ReferredDocumentAmount	*<RfrdDocAmt>*		[0..1]		108
2.120	CreditorReferenceInformation	*<CdtrRefInf>*		[0..1]	◇	109
2.127	Invoicer	*<Invcr>*		[0..1]	◇	109
2.128	Invoicee	*<Invcee>*		[0..1]	◇	110
2.129	AdditionalRemittanceInformation	*<AddtlRmtInf>*		[0..3]	◇	110

Used in element(s)

"Structured" on page 103

4.55.1 ReferredDocumentInformation

XML Tag: RfrdDocInf

Presence: [0..*]

Definition: Set of elements used to identify the documents referred to in the remittance information.

The **RfrdDocInf** block contains the following elements (see datatype "ReferredDocumentInformation3" on page 95 for details)

🚫 Removed - ⛔ Partial Removed - ◇ Ignored - ⦿ Partial Ignored - ⚠ Details below -
Ⓜ Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
2.102	Type	*<Tp>*		[0..1]		96
2.107	Number	*<Nb>*		[0..1]		96
2.108	RelatedDate	*<RltdDt>*		[0..1]		96

4.55.2 ReferredDocumentAmount

XML Tag: RfrdDocAmt

Presence: [0..1]

Definition: Set of elements used to provide details on the amounts of the referred document.

The **RfrdDocAmt** block contains the following elements (see datatype "RemittanceAmount1" on page 100 for details)

🚫 Removed - ⛔ Partial Removed - ◇ Ignored - ⦿ Partial Ignored - ⚠ Details below -
Ⓜ Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
2.110	DuePayableAmount	*<DuePyblAmt>*		[0..1]		101
2.111	DiscountAppliedAmount	*<DscntApldAmt>*		[0..1]		101
2.112	CreditNoteAmount	*<CdtNoteAmt>*		[0..1]		101
2.113	TaxAmount	*<TaxAmt>*		[0..1]		101
2.114	AdjustmentAmountAndReason	*<AdjstmntAmtAndRsn>*		[0..*]		101
2.119	RemittedAmount	*<RmtdAmt>*		[0..1]		102

4.55.3　CreditorReferenceInformation

XML Tag: CdtRefInf

Presence: [0..1]

Definition: Reference information provided by the creditor to allow the identification of the underlying documents.

The **CdtRefInf** block contains the following elements (see datatype "CreditorReferenceInformation2" on page 42 for details)

🚫 Removed - 🚫 Partial Removed - ◇ Ignored - ◈ Partial Ignored - ⚠ Details below - Ⓜ Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
2.121	Type	*<Tp>*		[0..1]		42
2.126	Reference	*<Ref>*		[0..1]		43

Usage Guideline details

- **This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/RemittanceInformation/Structured/CreditorReferenceInformation) will be ignored by the Receiver.**

4.55.4　Invoicer

XML Tag: Invcr

Presence: [0..1]

Definition: Identification of the organisation issuing the invoice, when it is different from the creditor or ultimate creditor.

The **Invcr** block contains the following elements (see datatype "PartyIdentification32" on page 68 for details)

🚫 Removed - 🚫 Partial Removed - ◇ Ignored - ◈ Partial Ignored - ⚠ Details below - Ⓜ Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
9.1.0	Name	<Nm>		[0..1]		68
9.1.1	PostalAddress	<PstlAdr>		[0..1]		69
9.1.12	Identification	<Id>		[0..1]		70
9.1.33	CountryOfResidence	<CtryOfRes>		[0..1]		72
9.1.34	ContactDetails	<CtctDtls>		[0..1]		72

Usage Guideline details

- **This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/RemittanceInformation/Structured/Invoicer) will be ignored by the Receiver.**

4.55.5   Invoicee

XML Tag: Invcee

Presence: [0..1]

Definition: Identification of the party to whom an invoice is issued, when it is different from the debtor or ultimate debtor.

The **Invcee** block contains the following elements (see datatype "PartyIdentification32" on page 68 for details)

🚫 Removed - !🚫 Partial Removed - ◇ Ignored - !◇ Partial Ignored - ⚠ Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
9.1.0	Name	<Nm>		[0..1]		68
9.1.1	PostalAddress	<PstlAdr>		[0..1]		69
9.1.12	Identification	<Id>		[0..1]		70
9.1.33	CountryOfResidence	<CtryOfRes>		[0..1]		72
9.1.34	ContactDetails	<CtctDtls>		[0..1]		72

Usage Guideline details

- **This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/RemittanceInformation/Structured/Invoicee) will be ignored by the Receiver.**

4.55.6   AdditionalRemittanceInformation

XML Tag: AddtlRmtInf

Presence: [0..3]

Definition: Additional information, in free text form, to complement the structured remittance information.

Datatype: "Max140Text" on page 152

Usage Guideline details

• **This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/RemittanceInformation/Structured/AdditionalRemittanceInformation) will be ignored by the Receiver.**

4.56 TaxAmount1

Definition: Set of elements used to provide information on the tax amount(s) of tax record.

🚫 Removed - !🚫 Partial Removed - ◇ Ignored - !◇ Partial Ignored - ⚠ Details below - Ⓜ Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
13.1.32	Rate	*<Rate>*		[0..1]		111
13.1.33	TaxableBaseAmount	*<TaxblBaseAmt>*		[0..1]		111
13.1.34	TotalAmount	*<TtlAmt>*		[0..1]		111
13.1.35	Details	*<Dtls>*		[0..*]		112

Used in element(s)

"TaxAmount" on page 120

4.56.1 Rate

XML Tag: Rate

Presence: [0..1]

Definition: Rate used to calculate the tax.

Datatype: "PercentageRate" on page 157

4.56.2 TaxableBaseAmount

XML Tag: TaxblBaseAmt

Presence: [0..1]

Definition: Amount of money on which the tax is based.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 123

4.56.3 TotalAmount

XML Tag: TtlAmt

Presence: [0..1]

Definition: Total amount that is the result of the calculation of the tax for the record.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 123

4.56.4 Details

XML Tag: Dtls

Presence: [0..*]

Definition: Set of elements used to provide details on the tax period and amount.

The **Dtls** block contains the following elements (see datatype "TaxRecordDetails1" on page 121 for details)

🚫 Removed - ⊘ Partial Removed - ◇ Ignored - ◈ Partial Ignored - ⚠ Details below - Ⓜ Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
13.1.36	Period	*<Prd>*		[0..1]		121
13.1.42	Amount	*<Amt>*		[1..1]		121

4.57 TaxAuthorisation1

Definition: Details of the authorised tax paying party.

🚫 Removed - ⊘ Partial Removed - ◇ Ignored - ◈ Partial Ignored - ⚠ Details below - Ⓜ Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
13.1.9	Title	*<Titl>*		[0..1]		112
13.1.10	Name	*<Nm>*		[0..1]		112

Used in element(s)

"Authorisation" on page 117

4.57.1 Title

XML Tag: Titl

Presence: [0..1]

Definition: Title or position of debtor or the debtor's authorised representative.

Datatype: "Max35Text" on page 153

4.57.2 Name

XML Tag: Nm

Presence: [0..1]

Definition: Name of the debtor or the debtor's authorised representative.

Datatype: "Max140Text" on page 152

4.58 TaxInformation3

Definition: Details about tax paid, or to be paid, to the government in accordance with the law, including pre-defined parameters such as thresholds and type of account.

🚫 Removed - ！🚫 Partial Removed - ◇ Ignored - ！◇ Partial Ignored - ⚠ Details below -
Ⓜ Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
13.1.0	Creditor	<Cdtr>		[0..1]		113
13.1.4	Debtor	<Dbtr>		[0..1]		113
13.1.11	AdministrationZone	<AdmstnZn>		[0..1]		114
13.1.12	ReferenceNumber	<RefNb>		[0..1]		114
13.1.13	Method	<Mtd>		[0..1]		114
13.1.14	TotalTaxableBaseAmount	<TtlTaxblBaseAmt>		[0..1]		114
13.1.15	TotalTaxAmount	<TtlTaxAmt>		[0..1]		114
13.1.16	Date	<Dt>		[0..1]		115
13.1.17	SequenceNumber	<SeqNb>		[0..1]		115
13.1.18	Record	<Rcrd>		[0..*]		115

Used in element(s)

4.58.1   Creditor

XML Tag: Cdtr

Presence: [0..1]

Definition: Party on the credit side of the transaction to which the tax applies.

The **Cdtr** block contains the following elements (see datatype "TaxParty1" on page 115 for details)

🚫 Removed - ！🚫 Partial Removed - ◇ Ignored - ！◇ Partial Ignored - ⚠ Details below -
Ⓜ Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
13.1.1	TaxIdentification	<TaxId>		[0..1]		116
13.1.2	RegistrationIdentification	<RegnId>		[0..1]		116
13.1.3	TaxType	<TaxTp>		[0..1]		116

4.58.2   Debtor

XML Tag: Dbtr

Presence: [0..1]

Definition: Set of elements used to identify the party on the debit side of the transaction to which the tax applies.

The **Dbtr** block contains the following elements (see datatype "TaxParty2" on page 116 for details)

🚫 Removed - !🚫 Partial Removed - ◇ Ignored - !◇ Partial Ignored - ⚠ Details below -
M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
13.1.5	TaxIdentification	*<TaxId>*		[0..1]		117
13.1.6	RegistrationIdentification	*<RegnId>*		[0..1]		117
13.1.7	TaxType	*<TaxTp>*		[0..1]		117
13.1.8	Authorisation	*<Authstn>*		[0..1]		117

4.58.3   AdministrationZone

XML Tag: AdmstnZn

Presence: [0..1]

Definition: Territorial part of a country to which the tax payment is related.

Datatype: "Max35Text" on page 153

4.58.4   ReferenceNumber

XML Tag: RefNb

Presence: [0..1]

Definition: Tax reference information that is specific to a taxing agency.

Datatype: "Max140Text" on page 152

4.58.5   Method

XML Tag: Mtd

Presence: [0..1]

Definition: Method used to indicate the underlying business or how the tax is paid.

Datatype: "Max35Text" on page 153

4.58.6   TotalTaxableBaseAmount

XML Tag: TtlTaxblBaseAmt

Presence: [0..1]

Definition: Total amount of money on which the tax is based.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 123

4.58.7   TotalTaxAmount

XML Tag: TtlTaxAmt

Presence: [0..1]

Definition: Total amount of money as result of the calculation of the tax.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 123

4.58.8 Date

XML Tag: Dt

Presence: [0..1]

Definition: Date by which tax is due.

Datatype: "ISODate" on page 149

4.58.9 SequenceNumber

XML Tag: SeqNb

Presence: [0..1]

Definition: Sequential number of the tax report.

Datatype: "Number" on page 155

4.58.10 Record

XML Tag: Rcrd

Presence: [0..*]

Definition: Record of tax details.

The **Rcrd** block contains the following elements (see datatype "TaxRecord1" on page 118 for details)

🚫 Removed - ！🚫 Partial Removed - ◇ Ignored - ！◇ Partial Ignored - ⚠ Details below -
M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
13.1.19	Type	*<Tp>*		[0..1]		119
13.1.20	Category	*<Ctgy>*		[0..1]		119
13.1.21	CategoryDetails	*<CtgyDtls>*		[0..1]		119
13.1.22	DebtorStatus	*<DbtrSts>*		[0..1]		119
13.1.23	CertificateIdentification	*<CertId>*		[0..1]		120
13.1.24	FormsCode	*<FrmsCd>*		[0..1]		120
13.1.25	Period	*<Prd>*		[0..1]		120
13.1.31	TaxAmount	*<TaxAmt>*		[0..1]		120
13.1.43	AdditionalInformation	*<AddtlInf>*		[0..1]		121

4.59 TaxParty1

Definition: Details about the entity involved in the tax paid or to be paid.

🚫 Removed - ！🚫 Partial Removed - ◇ Ignored - ！◇ Partial Ignored - ⚠ Details below -
M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
13.1.1	TaxIdentification	*<TaxId>*		[0..1]		116
13.1.2	RegistrationIdentification	*<RegnId>*		[0..1]		116
13.1.3	TaxType	*<TaxTp>*		[0..1]		116

Used in element(s)

"Creditor" on page 113

4.59.1   TaxIdentification

XML Tag: TaxId

Presence: [0..1]

Definition: Tax identification number of the creditor.

Datatype: "Max35Text" on page 153

4.59.2   RegistrationIdentification

XML Tag: RegnId

Presence: [0..1]

Definition: Unique identification, as assigned by an organisation, to unambiguously identify a party.

Datatype: "Max35Text" on page 153

4.59.3   TaxType

XML Tag: TaxTp

Presence: [0..1]

Definition: Type of tax payer.

Datatype: "Max35Text" on page 153

4.60   TaxParty2

Definition: Details about the entity involved in the tax paid or to be paid.

🚫 Removed - 🚫 Partial Removed - ◇ Ignored - ◇ Partial Ignored - ⚠ Details below - Ⓜ Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
13.1.5	TaxIdentification	*<TaxId>*		[0..1]		117
13.1.6	RegistrationIdentification	*<RegnId>*		[0..1]		117
13.1.7	TaxType	*<TaxTp>*		[0..1]		117
13.1.8	Authorisation	*<Authstn>*		[0..1]		117

Used in element(s)

4.60.1 TaxIdentification

XML Tag: TaxId

Presence: [0..1]

Definition: Tax identification number of the debtor.

Datatype:

4.60.2 RegistrationIdentification

XML Tag: RegnId

Presence: [0..1]

Definition: Unique identification, as assigned by an organisation, to unambiguously identify a party.

Datatype:

4.60.3 TaxType

XML Tag: TaxTp

Presence: [0..1]

Definition: Type of tax payer.

Datatype:

4.60.4 Authorisation

XML Tag: Authstn

Presence: [0..1]

Definition: Details of the authorised tax paying party.

The **Authstn** block contains the following elements (see datatype for details)

🚫 Removed - ⓘ🚫 Partial Removed - ◇ Ignored - ⓘ◇ Partial Ignored - ⚠ Details below - Ⓜ Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
13.1.9	Title	*<Titl>*		[0..1]		112
13.1.10	Name	*<Nm>*		[0..1]		112

4.61 TaxPeriod1

Definition: Period of time details related to the tax payment.

🚫 Removed - ⓘ🚫 Partial Removed - ◇ Ignored - ⓘ◇ Partial Ignored - ⚠ Details below - Ⓜ Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
13.1.26 , 13.1.37	Year	*<Yr>*		[0..1]		118
13.1.27 , 13.1.38	Type	*<Tp>*		[0..1]		118
13.1.28 , 13.1.39	FromToDate	*<FrToDt>*		[0..1]		118

Used in element(s)

"Period" on page 121, "Period" on page 120

4.61.1 Year

XML Tag: Yr

Presence: [0..1]

Definition: Year related to the tax payment.

Datatype: "ISODate" on page 149

4.61.2 Type

XML Tag: Tp

Presence: [0..1]

Definition: Identification of the period related to the tax payment.

Datatype: "TaxRecordPeriod1Code" on page 162

4.61.3 FromToDate

XML Tag: FrToDt

Presence: [0..1]

Definition: Range of time between a start date and an end date for which the tax report is provided.

The **FrToDt** block contains the following elements (see datatype "DatePeriodDetails" on page 45 for details)

🚫 Removed - !🚫 Partial Removed - ◇ Ignored - !◇ Partial Ignored - ⚠ Details below - Ⓜ Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
13.1.29 , 13.1.40	FromDate	*<FrDt>*		[1..1]		46
13.1.30 , 13.1.41	ToDate	*<ToDt>*		[1..1]		46

4.62 TaxRecord1

Definition: Set of elements used to define the tax record.

🚫 Removed - !🚫 Partial Removed - ◇ Ignored - !◇ Partial Ignored - ⚠ Details below - Ⓜ Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
13.1.19	Type	*<Tp>*		[0..1]		119
13.1.20	Category	*<Ctgy>*		[0..1]		119
13.1.21	CategoryDetails	*<CtgyDtls>*		[0..1]		119
13.1.22	DebtorStatus	*<DbtrSts>*		[0..1]		119
13.1.23	CertificateIdentification	*<CertId>*		[0..1]		120
13.1.24	FormsCode	*<FrmsCd>*		[0..1]		120
13.1.25	Period	*<Prd>*		[0..1]		120
13.1.31	TaxAmount	*<TaxAmt>*		[0..1]		120
13.1.43	AdditionalInformation	*<AddtlInf>*		[0..1]		121

Used in element(s)

4.62.1   Type

XML Tag: Tp

Presence: [0..1]

Definition: High level code to identify the type of tax details.

Datatype: "Max35Text" on page 153

4.62.2   Category

XML Tag: Ctgy

Presence: [0..1]

Definition: Specifies the tax code as published by the tax authority.

Datatype: "Max35Text" on page 153

4.62.3   CategoryDetails

XML Tag: CtgyDtls

Presence: [0..1]

Definition: Provides further details of the category tax code.

Datatype: "Max35Text" on page 153

4.62.4   DebtorStatus

XML Tag: DbtrSts

Presence: [0..1]

Definition: Code provided by local authority to identify the status of the party that has drawn up the settlement document.

Datatype: "Max35Text" on page 153

4.62.5 CertificateIdentification

XML Tag: CertId

Presence: [0..1]

Definition: Identification number of the tax report as assigned by the taxing authority.

Datatype: "Max35Text" on page 153

4.62.6 FormsCode

XML Tag: FrmsCd

Presence: [0..1]

Definition: Identifies, in a coded form, on which template the tax report is to be provided.

Datatype: "Max35Text" on page 153

4.62.7 Period

XML Tag: Prd

Presence: [0..1]

Definition: Set of elements used to provide details on the period of time related to the tax payment.

The **Prd** block contains the following elements (see datatype "TaxPeriod1" on page 117 for details)

🚫 Removed - 🚫 Partial Removed - ◇ Ignored - ◇ Partial Ignored - ⚠ Details below -
Ⓜ Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
13.1.26 , 13.1.37	Year	*<Yr>*		[0..1]		118
13.1.27 , 13.1.38	Type	*<Tp>*		[0..1]		118
13.1.28 , 13.1.39	FromToDate	*<FrToDt>*		[0..1]		118

4.62.8 TaxAmount

XML Tag: TaxAmt

Presence: [0..1]

Definition: Set of elements used to provide information on the amount of the tax record.

The **TaxAmt** block contains the following elements (see datatype "TaxAmount1" on page 111 for details)

🚫 Removed - 🚫 Partial Removed - ◇ Ignored - ◇ Partial Ignored - ⚠ Details below -
Ⓜ Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
13.1.32	Rate	*<Rate>*		[0..1]		111

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
13.1.33	TaxableBaseAmount	<TaxblBaseAmt>		[0..1]		111
13.1.34	TotalAmount	<TtlAmt>		[0..1]		111
13.1.35	Details	<Dtls>		[0..*]		112

4.62.9 AdditionalInformation

XML Tag: AddtlInf

Presence: [0..1]

Definition: Further details of the tax record.

Datatype: "Max140Text" on page 152

4.63 TaxRecordDetails1

Definition: Provides information on the individual tax amount(s) per period of the tax record.

🚫 Removed - !🚫 Partial Removed - ◇ Ignored - !◇ Partial Ignored - ⚠ Details below -
Ⓜ Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
13.1.36	Period	<Prd>		[0..1]		121
13.1.42	Amount	<Amt>		[1..1]		121

Used in element(s)

"Details" on page 112

4.63.1 Period

XML Tag: Prd

Presence: [0..1]

Definition: Set of elements used to provide details on the period of time related to the tax payment.

The **Prd** block contains the following elements (see datatype "TaxPeriod1" on page 117 for details)

🚫 Removed - !🚫 Partial Removed - ◇ Ignored - !◇ Partial Ignored - ⚠ Details below -
Ⓜ Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
13.1.26 , 13.1.37	Year	<Yr>		[0..1]		118
13.1.27 , 13.1.38	Type	<Tp>		[0..1]		118
13.1.28 , 13.1.39	FromToDate	<FrToDt>		[0..1]		118

4.63.2 Amount

XML Tag: Amt

Presence: [1..1]

Definition: Underlying tax amount related to the specified period.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 123

5 Message Datatypes

Note	The following chapter identifies the datatypes that are used in the message.

5.1 ActiveOrHistoricCurrencyAndAmount

Definition: A number of monetary units specified in an active or a historic currency where the unit of currency is explicit and compliant with ISO 4217.

Type: Amount

This data type must be used with the following XML Attributes:

Attribute	Tag	Datatype
Currency	Ccy	"ActiveOrHistoricCurrencyCode" on page 124 **Usage Guideline restrictions for this attribute** • **on pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/Amount/InstructedAmount/Currency** **Single value:** EUR

Format

fractionDigits	5
minInclusive	0
totalDigits	18

Rules

R23 CurrencyAmount ✓

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

Error handling:

– *Error severity:* Fatal

– *Error Code:* D00007

– *Error Text:* Invalid currency code or too many decimal digits.

Used in element(s)

"Amount" on page 46, "Amount" on page 121, "Amount" on page 47, "Amount" on page 107, "CreditNoteAmount" on page 101, "DiscountAppliedAmount" on page 101, "DuePayableAmount" on page 101, "InstructedAmount" on page 11, "RemittedAmount" on page 102, "TaxAmount" on page 101, "Taxable-

5.2   ActiveOrHistoricCurrencyCode

Definition: A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".

Type: CodeSet

Format

pattern	[A-Z]{3,3}

Rules

R21   ActiveOrHistoricCurrency ✓

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

Error handling:

– *Error severity:* Fatal

– *Error Code:* D00006

– *Error Text:* Invalid currency code.

Used in element(s)

"Currency" on page 18, "CurrencyOfTransfer" on page 48

Used in attribute(s)

"ActiveOrHistoricCurrencyAndAmount" on page 123

Restricts

"ParentCurrencyCode" on page 155

5.3   AddressType2Code

Definition: Specifies the type of address.

Type: CodeSet

Code	Name	Definition
ADDR	Postal	Address is the complete postal address.
BIZZ	Business	Address is the business address.
DLVY	DeliveryTo	Address is the address to which delivery is to take place.
HOME	Residential	Address is the home address.

Code	Name	Definition
MLTO	MailTo	Address is the address to which mail is sent.
PBOX	POBox	Address is a postal office (PO) box.

Used in element(s)

Restricts

5.4 AddressTypeCode

Definition: Specifies the type of address.

Type: CodeSet

Code	Name	Definition
ADDR	Postal	Address is the complete postal address.
BIZZ	Business	Address is the business address.
DLVY	DeliveryTo	Address is the address to which delivery is to take place.
HOME	Residential	Address is the home address.
MLTO	MailTo	Address is the address to which mail is sent.
PBOX	POBox	Address is a postal office (PO) box.

Is restricted by

5.5 AmountDirectionCode

Definition: Specifies if an operation is an increase or a decrease or the result of a reversal operation.

Type: CodeSet

Code	Name	Definition
CRDT	Credit	Operation is an increase.
DBIT	Debit	Operation is a decrease.
RVCD	ReversalCredit	Debit entry used to reverse a previously booked credit entry.
RVDB	ReversalDebit	Credit entry used to reverse a previously booked debit entry.

Is restricted by

5.6   AnyBICIdentifier

Definition: Code allocated to a financial or non-financial institution by the ISO 9362 Registration Authority, as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".

Type: IdentifierSet

Format

| pattern | [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} |

Rules

R20   AnyBIC ✓

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consists of eight (8) or eleven (11) contiguous characters.

Error handling:

– *Error severity:* Fatal

– *Error Code:* D00008

– *Error Text:* Invalid BIC.

Used in element(s)

"BICOrBEI" on page 64

5.7   Authorisation1Code

Definition: Specifies the level of approval depending on a number of factors, including payment type, threshold amount or local country or operations practice.

Type: CodeSet

Code	Name	Definition
AUTH	PreAuthorisedFile	Indicates a file has been pre authorised or approved within the originating customer environment and no further approval is required.
FDET	FileLevelAuthorisationDetails	Indicates that a file requires additional file level approval, with the ability to view both the payment information block and supporting customer credit transaction detail.
FSUM	FileLevelAuthorisationSummary	Indicates that a file requires additional file level approval, with the ability to view only the payment information block level information.

Code	Name	Definition
ILEV	InstructionLevelAuthorisation	Indicates that a file requires all customer transactions to be authorised or approved.
		Usage Guideline restrictions for this code • **This code(pain.001.001.03/Group-Header/Authorisation/Code/In-structionLevelAuthorisation) is removed.**

Used in element(s)

Restricts

5.8 AuthorisationCode

Definition: Specifies the level of approval depending on a number of factors, including payment type, threshold amount or local country or operations practice.

Type: CodeSet

Code	Name	Definition
AUTH	PreAuthorisedFile	Indicates a file has been pre authorised or approved within the originating customer environment and no further approval is required.
FDET	FileLevelAuthorisationDetails	Indicates that a file requires additional file level approval, with the ability to view both the payment information block and supporting customer credit transaction detail.
FSUM	FileLevelAuthorisationSummary	Indicates that a file requires additional file level approval, with the ability to view only the payment information block level information.
ILEV	InstructionLevelAuthorisation	Indicates that a file requires all customer transactions to be authorised or approved.

Is restricted by

5.9 BICIdentifier

Definition: Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".

Type: IdentifierSet

Format

pattern	[A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}

Rules

R22 BIC ✓

Valid BICs for financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consist of eight (8) or eleven (11) contiguous characters.

Error handling:

– *Error severity:* Fatal

– *Error Code:* D00001

– *Error Text:* Invalid BIC Code

Used in element(s)

5.10 BaseOneRate

Definition: Rate expressed as a decimal, for example, 0.7 is 7/10 and 70%.

Type: Rate

Format

fractionDigits	10
totalDigits	11

Used in element(s)

5.11 BatchBookingIndicator

Definition: Identifies whether the sending party requests a single debit or credit entry per individual transaction or a batch entry for the sum of the amounts of all transactions.

Type: Indicator

Meaning When True: Identifies that a batch entry for the sum of the amounts of all transactions in the batch or message is requested.

Meaning When False: Identifies that a single entry for each of the transactions in the batch or message is requested.

Used in element(s)

5.12 CashAccountType4Code

Definition: Specifies the nature, or use, of the cash account.

Type: CodeSet

Code	Name	Definition
CACC	Current	Account used to post debits and credits when no specific account has been nominated.
CASH	CashPayment	Account used for the payment of cash.
CHAR	Charges	Account used for charges if different from the account for payment.
CISH	CashIncome	Account used for payment of income if different from the current cash account.
COMM	Commission	Account used for commission if different from the account for payment.
LOAN	Loan	Account used for loans.
MGLD	MarginalLending	Account used for a marginal lending facility.
MOMA	MoneyMarket	Account used for money markets if different from the cash account.
NREX	NonResidentExternal	Account used for non-resident external.
ODFT	Overdraft	Account is used for overdrafts.
ONDP	OverNightDeposit	Account used for overnight deposits.
SACC	Settlement	Account used to post debit and credit entries, as a result of transactions cleared and settled through a specific clearing and settlement system.
SLRY	Salary	Accounts used for salary payments.
SVGS	Savings	Account used for savings.
TAXE	Tax	Account used for taxes if different from the account for payment.
TRAS	CashTrading	Account used for trading if different from the current cash account.

Used in element(s)

Restricts

5.13 CashAccountTypeCode

Definition: Specifies the nature, or use, of the cash account.

Type: CodeSet

Code	Name	Definition
CACC	Current	Account used to post debits and credits when no specific account has been nominated.
CASH	CashPayment	Account used for the payment of cash.
CHAR	Charges	Account used for charges if different from the account for payment.
CISH	CashIncome	Account used for payment of income if different from the current cash account.
COLL	Collateral	Account is for collateral.
COMM	Commission	Account used for commission if different from the account for payment.
LEND	Lending	Account is for the coverage of lending.
LOAN	Loan	Account used for loans.
MARR	MarginReturn	Account is for margin returns.
MGLD	MarginalLending	Account used for a marginal lending facility.
MOMA	MoneyMarket	Account used for money markets if different from the cash account.
NREX	NonResidentExternal	Account used for non-resident external.
ODFT	Overdraft	Account is used for overdrafts.
ONDP	OverNightDeposit	Account used for overnight deposits.
SACC	Settlement	Account used to post debit and credit entries, as a result of transactions cleared and settled through a specific clearing and settlement system.
SEGT	Segregated	Account is an segregated account.
SETT	FinancialSettlement	Account is for financial settlements.
SLRY	Salary	Accounts used for salary payments.
SVGS	Savings	Account used for savings.
TAXE	Tax	Account used for taxes if different from the account for payment.
TRAS	CashTrading	Account used for trading if different from the current cash account.

Is restricted by

"CashAccountType4Code" on page 129

5.14   ChargeBearerType1Code

Definition: Specifies which party(ies) will pay charges due for processing of the instruction.

Type: CodeSet

Code	Name	Definition
CRED	BorneByCreditor	All transaction charges are to be borne by the creditor.
DEBT	BorneByDebtor	All transaction charges are to be borne by the debtor.
SHAR	Shared	In a credit transfer context, means that transaction charges on the sender side are to be borne by the debtor, transaction charges on the receiver side are to be borne by the creditor. In a direct debit context, means that transaction charges on the sender side are to be borne by the creditor, transaction charges on the receiver side are to be borne by the debtor.
SLEV	FollowingServiceLevel	Charges are to be applied following the rules agreed in the service level and/or scheme. **Usage Guideline restrictions for this code** • **This code(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/ChargeBearer/FollowingServiceLevel) will be ignored by the Receiver.**

Used in element(s)

"ChargeBearer" on page 82, "ChargeBearer" on page 31

Restricts

"ChargeBearerTypeCode" on page 131

5.15   ChargeBearerTypeCode

Definition: Specifies which party(ies) will pay charges due for processing of the instruction.

Type: CodeSet

Code	Name	Definition
CRED	BorneByCreditor	All transaction charges are to be borne by the creditor.
DEBT	BorneByDebtor	All transaction charges are to be borne by the debtor.
SHAR	Shared	In a credit transfer context, means that transaction charges on the sender side are to be borne by the debtor, transaction charges on the receiver side are to be borne by the creditor. In a direct debit context, means that transaction charges on the sender side are to be borne by

Code	Name	Definition
		the creditor, transaction charges on the receiver side are to be borne by the debtor.
SLEV	FollowingServiceLevel	Charges are to be applied following the rules agreed in the service level and/or scheme.

Is restricted by

"ChargeBearerType1Code" on page 130

5.16   ChequeDelivery1Code

Definition: Specifies the method to be used in delivering a cheque to a party.

Type: CodeSet

Code	Name	Definition
CRCD	CourierToCreditor	Cheque is to be sent through courier services to creditor.
CRDB	CourierToDebtor	Cheque is to be sent through courier services to debtor.
CRFA	CourierToFinalAgent	Cheque is to be sent through courier services to creditor agent.
MLCD	MailToCreditor	Cheque is to be sent through mail services to creditor.
MLDB	MailToDebtor	Cheque is to be sent through mail services to debtor.
MLFA	MailToFinalAgent	Cheque is to be sent through mail services to creditor agent.
PUCD	PickUpByCreditor	Cheque will be picked up by the creditor.
PUDB	PickUpByDebtor	Cheque will be picked up by the debtor.
PUFA	PickUpByFinalAgent	Cheque will be picked up by the creditor agent.
RGCD	RegisteredMailToCreditor	Cheque is to be sent through registered mail services to creditor.
RGDB	RegisteredMailToDebtor	Cheque is to be sent through registered mail services to debtor.
RGFA	RegisteredMailToFinalAgent	Cheque is to be sent through registered mail services to creditor agent.

Used in element(s)

"Code" on page 24

Restricts

"ChequeDeliveryCode" on page 133

5.17 ChequeDeliveryCode

Definition: Specifies the method to be used in delivering a cheque to a party.

Type: CodeSet

Code	Name	Definition
CRCD	CourierToCreditor	Cheque is to be sent through courier services to creditor.
CRDB	CourierToDebtor	Cheque is to be sent through courier services to debtor.
CRFA	CourierToFinalAgent	Cheque is to be sent through courier services to creditor agent.
MLCD	MailToCreditor	Cheque is to be sent through mail services to creditor.
MLDB	MailToDebtor	Cheque is to be sent through mail services to debtor.
MLFA	MailToFinalAgent	Cheque is to be sent through mail services to creditor agent.
PUCD	PickUpByCreditor	Cheque will be picked up by the creditor.
PUDB	PickUpByDebtor	Cheque will be picked up by the debtor.
PUFA	PickUpByFinalAgent	Cheque will be picked up by the creditor agent.
RGCD	RegisteredMailToCreditor	Cheque is to be sent through registered mail services to creditor.
RGDB	RegisteredMailToDebtor	Cheque is to be sent through registered mail services to debtor.
RGFA	RegisteredMailToFinalAgent	Cheque is to be sent through registered mail services to creditor agent.

Is restricted by

5.18 ChequeType2Code

Definition: Specifies the type of cheque.

Type: CodeSet

Code	Name	Definition
BCHQ	BankCheque	Cheque drawn on the account of the debtor's financial institution, which is debited on the debtor's account when the cheque is issued.These cheques are printed by the debtor's financial institution and payment is guaranteed by the financial institution. Synonym is 'cashier's cheque'.
CCCH	CertifiedCustomerCheque	Cheque drawn on the account of the debtor, and debited on the debtor's account when the cheque is cashed. The

Code	Name	Definition
		financial institution prints and certifies the cheque, guaranteeing the payment.
CCHQ	CustomerCheque	Cheque drawn on the account of the debtor, and debited on the debtor's account when the cheque is cashed. Synonym is 'corporate cheque'.
DRFT	Draft	A guaranteed bank cheque with a future value date (do not pay before], which in commercial terms is a 'negotiatable in-strument': the beneficiary can receive early payment from any bank under sub-traction of a discount. The ordering cus-tomer's account is debited on value date.
ELDR	ElectronicDraft	An instrument with a future value date (do not pay before], which in commercial terms is a 'negotiatable instrument': the beneficiary can receive early payment from any bank under subtraction of a dis-count. The ordering customer's account is debited on value date.

Used in element(s)

"ChequeType" on page 21

Restricts

"ChequeTypeCode" on page 134

5.19   ChequeTypeCode

Definition: Specifies the type of cheque.

Type: CodeSet

Code	Name	Definition
BCHQ	BankCheque	Cheque drawn on the account of the debtor's financial institution, which is debited on the debtor's account when the cheque is issued.These cheques are printed by the debtor's financial institu-tion and payment is guaranteed by the fi-nancial institution. Synonym is 'cashier's cheque'.
BKDF	BankDraft	Cheque drawn by a bank on itself or its agent. A person who owes money to another buys the draft from a bank for cash and hands it to the creditor who need have no fear that it might be dis-honoured. A bank draft is also called a banker's cheque, banker's draft, bank check, or treasurer's check.
CCCH	CertifiedCustomerCheque	Cheque drawn on the account of the debtor, and debited on the debtor's ac-count when the cheque is cashed. The financial institution prints and certifies the cheque, guaranteeing the payment.

Code	Name	Definition
CCHQ	CustomerCheque	Cheque drawn on the account of the debtor, and debited on the debtor's account when the cheque is cashed. Synonym is 'corporate cheque'.
CLCQ	CircularCheque	An instruction from a bank to its correspondent bank to pay the creditor a stated sum upon the presentation of a means of identification.
CRCQ	CrossedCheque	Cheque that must be paid into an account and not cashed over the counter. There are two parallel lines across the face of a crossed cheque.
DRFT	Draft	A guaranteed bank cheque with a future value date (do not pay before], which in commercial terms is a 'negotiatable instrument': the beneficiary can receive early payment from any bank under subtraction of a discount. The ordering customer's account is debited on value date.
ELDR	ElectronicDraft	An instrument with a future value date (do not pay before], which in commercial terms is a 'negotiatable instrument': the beneficiary can receive early payment from any bank under subtraction of a discount. The ordering customer's account is debited on value date.
OCHQ	OnlineCheque	Cheque intiated or completed through an online service.
OPCQ	OpenCheque	Cheque that may only be cashed at the bank of origin.
ORCQ	OrderCheque	Cheque made payable to a named recipient 'or order'. The payee can either deposit the cheque in an account or endorse it to a third party.

Is restricted by

5.20   CountryCode

Definition: Code to identify a country, a dependency, or another area of particular geopolitical interest, on the basis of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

Type: CodeSet

Format

pattern	[A-Z]{2,2}

Rules

> **R18   Country** ✓

The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

Error handling:

– *Error severity:* Fatal

– *Error Code:* D00004

– *Error Text:* Invalid Country Code.

Used in element(s)

"Country" on page 94, "Country" on page 98, "Country" on page 106, "CountryOfBirth" on page 45, "CountryOfResidence" on page 72

5.21 CreditDebitCode

Definition: Specifies if an operation is an increase or a decrease.

Type: CodeSet

Code	Name	Definition
CRDT	Credit	Operation is an increase.
DBIT	Debit	Operation is a decrease.

Used in element(s)

"CreditDebitIndicator" on page 47

Restricts

"AmountDirectionCode" on page 125

5.22 DecimalNumber

Definition: Number of objects represented as a decimal number, for example 0.75 or 45.6.

Type: Quantity

Format

fractionDigits	17
totalDigits	18

Used in element(s)

"ControlSum" on page 78, "ControlSum" on page 60

5.23 DocumentType3Code

Definition: Specifies a type of financial or commercial document.

Type: CodeSet

Code	Name	Definition
DISP	DispatchAdvice	Document is a dispatch advice.
FXDR	ForeignExchangeDealReference	Document is a pre-agreed or pre-arranged foreign exchange transaction to which the payment transaction refers.
PUOR	PurchaseOrder	Document is a purchase order.
RADM	RemittanceAdviceMessage	Document is a remittance advice sent separately from the current transaction.
RPIN	RelatedPaymentInstruction	Document is a linked payment instruction to which the current payment instruction is related, for example, in a cover scenario.
SCOR	StructuredCommunicationReference	Document is a structured communication reference provided by the creditor to identify the referred transaction.

Used in element(s)

Restricts

5.24   DocumentType5Code

Definition: Specifies a type of financial or commercial document.

Type: CodeSet

Code	Name	Definition
AROI	AccountReceivableOpenItem	Document is a payment that applies to a specific source document.
BOLD	BillOfLading	Document is a shipping notice.
CINV	CommercialInvoice	Document is an invoice.
CMCN	CommercialContract	Document is an agreement between the parties, stipulating the terms and conditions of the delivery of goods or services.
CNFA	CreditNoteRelatedToFinancialAdjustment	Document is a credit note for the final amount settled for a commercial transaction.
CREN	CreditNote	Document is a credit note.
DEBN	DebitNote	Document is a debit note.
DISP	DispatchAdvice	Document is a dispatch advice.
DNFA	DebitNoteRelatedToFinancialAdjustment	Document is a debit note for the final amount settled for a commercial transaction.
HIRI	HireInvoice	Document is an invoice for the hiring of human resources or renting goods or equipment.

Code	Name	Definition
MSIN	MeteredServiceInvoice	Document is an invoice claiming payment for the supply of metered services, for example gas or electricity supplied to a fixed meter.
SBIN	SelfBilledInvoice	Document is an invoice issued by the debtor.
SOAC	StatementOfAccount	Document is a statement of the transactions posted to the debtor's account at the supplier.
TSUT	TradeServicesUtilityTransaction	Document is a transaction identifier as assigned by the Trade Services Utility.
VCHR	Voucher	Document is an electronic payment document.

Used in element(s)

Restricts

5.25   DocumentTypeCode

Definition: Specifies a type of financial or commercial document.

Type: CodeSet

Code	Name	Definition
AROI	AccountReceivableOpenItem	Document is a payment that applies to a specific source document.
BOLD	BillOfLading	Document is a shipping notice.
CINV	CommercialInvoice	Document is an invoice.
CMCN	CommercialContract	Document is an agreement between the parties, stipulating the terms and conditions of the delivery of goods or services.
CNFA	CreditNoteRelatedToFinancialAdjustment	Document is a credit note for the final amount settled for a commercial transaction.
CRCP	CustomerReceipt	When the Sale System requires the POI system to print the Customer receipt.
CREN	CreditNote	Document is a credit note.
DEBN	DebitNote	Document is a debit note.
DISP	DispatchAdvice	Document is a dispatch advice.
DNFA	DebitNoteRelatedToFinancialAdjustment	Document is a debit note for the final amount settled for a commercial transaction.

Code	Name	Definition
FXDR	ForeignExchangeDealReference	Document is a pre-agreed or pre-arranged foreign exchange transaction to which the payment transaction refers.
HIRI	HireInvoice	Document is an invoice for the hiring of human resources or renting goods or equipment.
HRCP	CashierReceipt	When the Sale system print the Cashier copy of the Payment receipt.
JNRL	Journal	When the POI or the Sale System wants to store a message on the journal printer or electronic journal of the Sale Terminal (it is sometimes a Sale Logging/Journal Printer).
MSIN	MeteredServiceInvoice	Document is an invoice claiming payment for the supply of metered services, for example gas or electricity supplied to a fixed meter.
PUOR	PurchaseOrder	Document is a purchase order.
RADM	RemittanceAdviceMessage	Document is a remittance advice sent separately from the current transaction.
RPIN	RelatedPaymentInstruction	Document is a linked payment instruction to which the current payment instruction is related, for example, in a cover scenario.
SBIN	SelfBilledInvoice	Document is an invoice issued by the debtor.
SCOR	StructuredCommunicationReference	Document is a structured communication reference provided by the creditor to identify the referred transaction.
SOAC	StatementOfAccount	Document is a statement of the transactions posted to the debtor's account at the supplier.
SRCP	SaleReceipt	When the Sale System requires the POI system to print the Sale receipt.
TSUT	TradeServicesUtilityTransaction	Document is a transaction identifier as assigned by the Trade Services Utility.
VCHR	Voucher	Document is an electronic payment document.

Is restricted by

5.26   ExchangeRateType1Code

Definition: Specifies a type of financial or commercial document.

Type: CodeSet

Code	Name	Definition
AGRD	Agreed	Exchange rate applied is the rate agreed between the parties.
SALE	Sale	Exchange rate applied is the market rate at the time of the sale.
SPOT	Spot	Exchange rate applied is the spot rate.

Used in element(s)

Restricts

5.27 ExchangeRateTypeCode

Definition: Code used to define the type of the currency exchange.

Type: CodeSet

Code	Name	Definition
AGRD	Agreed	Exchange rate applied is the rate agreed between the parties.
BUYR	Buy	Exchange rate is the Buy rate.
MIDL	Middle	Exchange rate is the Middle rate.
OTHN	OtherNational	Exchange rate type that is defined at the National level.
OTHP	OtherPrivate	Exchange rate type is privately defined.
SALE	Sale	Exchange rate applied is the market rate at the time of the sale.
SELL	Sell	Exchange rate is the Sell rate.
SPOT	Spot	Exchange rate applied is the spot rate.

Is restricted by

5.28 ExternalAccountIdentification1Code

Definition: Specifies the external account identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Used in element(s)

"Code" on page 10

Restricts

"ExternalAccountIdentificationCode" on page 141

5.29   ExternalAccountIdentificationCode

Definition: Specifies the external account identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Is restricted by

"ExternalAccountIdentification1Code" on page 140

5.30   ExternalCategoryPurpose1Code

Definition: Specifies the category purpose, as published in an external category purpose code list.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Used in element(s)

"Code" on page 19

Restricts

"ExternalCategoryPurposeCode" on page 142

5.31 ExternalCategoryPurposeCode

Definition: Specifies the category purpose, as published in an external category purpose code list.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Is restricted by

"ExternalCategoryPurpose1Code" on page 141

5.32 ExternalClearingSystemIdentification1Code

Definition: Specifies the clearing system identification code, as published in an external clearing system identification code list.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	5
minLength	1

Used in element(s)

"Code" on page 24

Restricts

"ExternalClearingSystemIdentificationCode" on page 142

5.33 ExternalClearingSystemIdentificationCode

Definition: Specifies the clearing system identification code, as published in an external clearing system identification code list.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	5
minLength	1

Is restricted by

"ExternalClearingSystemIdentification1Code" on page 142

5.34 ExternalFinancialInstitutionIdentification1Code

Definition: Specifies the external financial institution identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Used in element(s)

"Code" on page 49

Restricts

"ExternalFinancialInstitutionIdentificationCode" on page 143

5.35 ExternalFinancialInstitutionIdentificationCode

Definition: Specifies the external financial institution identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Is restricted by

"ExternalFinancialInstitutionIdentification1Code" on page 143

5.36 ExternalLocalInstrument1Code

Definition: Specifies the external local instrument code in the format of character string with a maximum length of 35 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	35
minLength	1

Used in element(s)

"Code" on page 62

Restricts

"ExternalLocalInstrumentCode" on page 144

5.37 ExternalLocalInstrumentCode

Definition: Specifies the external local instrument code in the format of character string with a maximum length of 35 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	35
minLength	1

Is restricted by

"ExternalLocalInstrument1Code" on page 143

5.38 ExternalOrganisationIdentification1Code

Definition: Specifies the external organisation identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Used in element(s)

Restricts

5.39   ExternalOrganisationIdentificationCode

Definition: Specifies the external organisation identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Is restricted by

5.40   ExternalPersonIdentification1Code

Definition: Specifies the external person identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Used in element(s)

Restricts

5.41   ExternalPersonIdentificationCode

Definition: Specifies the external person identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Is restricted by

"ExternalPersonIdentification1Code" on page 145

5.42   ExternalPurpose1Code

Definition: Specifies the external purpose code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Used in element(s)

"Code" on page 95

Restricts

"ExternalPurposeCode" on page 146

5.43   ExternalPurposeCode

Definition: Specifies the external purpose code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Is restricted by

"ExternalPurpose1Code" on page 146

5.44   HSBC_CoreSCT_ServiceLevel

Definition:

Type: CodeSet

Format

maxLength	4
minLength	4

Code	Name	Definition
NURG	Non-urgent Payment	Non-urgent Payment **Usage Guideline restrictions for this code** • **This code(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/PaymentTypeInformation/ServiceLevel/Code/Non-urgent__Payment) is removed.** • **This code(pain.001.001.03/PaymentInformation/PaymentTypeInformation/ServiceLevel/Code/Non-urgent__Payment) is removed.**
PRPT	EBA Priority Service	EBA Priority Service **Usage Guideline restrictions for this code** • **This code(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/PaymentTypeInformation/ServiceLevel/Code/EBA_Priority_Service) is removed.** • **This code(pain.001.001.03/PaymentInformation/PaymentTypeInformation/ServiceLevel/Code/EBA_Priority_Service) is removed.**

Code	Name	Definition
SDVA	Same Day Value	Same Day Value **Usage Guideline restrictions for this code** • **This code(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/PaymentTypeInformation/ServiceLevel/Code/Same_Day_Value) is removed.** • **This code(pain.001.001.03/PaymentInformation/PaymentTypeInformation/ServiceLevel/Code/Same_Day_Value) is removed.**
SEPA	Single Euro Payments Area	Single Euro Payments Area
URGP	Urgent Payment	Urgent Payment **Usage Guideline restrictions for this code** • **This code(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/PaymentTypeInformation/ServiceLevel/Code/Urgent_Payment) is removed.** • **This code(pain.001.001.03/PaymentInformation/PaymentTypeInformation/ServiceLevel/Code/Urgent_Payment) is removed.**

Used in element(s)

"Code" on page 105

5.45 HSBC_CoreSCT_ServiceLevel

Definition:

This datatype has been created by the Publisher of this Usage Guideline.

Type: CodeSet

Format

maxLength	4
minLength	4

Code	Name	Definition
NURG	Non-urgent Payment	Non-urgent Payment
PRPT	EBA Priority Service	EBA Priority Service
SDVA	Same Day Value	Same Day Value
SEPA	Single Euro Payments Area	Single Euro Payments Area
URGP	Urgent Payment	Urgent Payment

5.46   IBAN2007Identifier

Definition: The International Bank Account Number is a code used internationally by financial institutions to uniquely identify the account of a customer at a financial institution as described in the 2007 edition of the ISO 13616 standard "Banking and related financial services - International Bank Account Number (IBAN)" and replaced by the more recent edition of the standard.

Type: IdentifierSet

Format

pattern   [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}

Rules

R19   IBAN ✓

A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN.

Error handling:

– *Error severity:* Fatal

– *Error Code:* D00003

– *Error Text:* Invalid IBAN format or invalid check digits.

Used in element(s)

"IBAN" on page 9

5.47   ISODate

Definition: A particular point in the progression of time in a calendar year expressed in the YYYY-MM-DD format. This representation is defined in "XML Schema Part 2: Datatypes Second Edition - W3C Recommendation 28 October 2004" which is aligned with ISO 8601.

Type: Date

Used in element(s)

"BirthDate" on page 45, "ChequeMaturityDate" on page 22, "Date" on page 115, "Date" on page 106, "FromDate" on page 46, "PoolingAdjustmentDate" on page 79, "RelatedDate" on page 96, "RequestedExecutionDate" on page 79, "ToDate" on page 46, "Year" on page 118

5.48   ISODateTime

Definition: A particular point in the progression of time defined by a mandatory date and a mandatory time component, expressed in either UTC time format (YYYY-MM-DDThh:mm:ss.sssZ), local time with UTC offset format (YYYY-MM-DDThh:mm:ss.sss+/-hh:mm), or local time format (YYYY-MM-DDThh:mm:ss.sss). These representations are defined in "XML Schema Part 2: Datatypes Second Edition - W3C Recommendation 28 October 2004" which is aligned with ISO 8601.

Note on the time format:

1) beginning / end of calendar day

00:00:00 = the beginning of a calendar day

24:00:00 = the end of a calendar day

2) fractions of second in time format

Decimal fractions of seconds may be included. In this case, the involved parties shall agree on the maximum number of digits that are allowed.

Type: DateTime

Used in element(s)

5.49   Instruction3Code

Definition: Specifies further instructions concerning the processing of a payment instruction, provided by the sending clearing agent to the next agent(s).

Type: CodeSet

Code	Name	Definition
CHQB	PayCreditorByCheque	(Ultimate) creditor must be paid by cheque.
HOLD	HoldCashForCreditor	Amount of money must be held for the (ultimate) creditor, who will call. Pay on identification.
PHOB	PhoneBeneficiary	Please advise/contact (ultimate) creditor/claimant by phone.
TELB	Telecom	Please advise/contact (ultimate) creditor/claimant by the most efficient means of telecommunication.

Used in element(s)

Restricts

5.50   InstructionCode

Definition: Specifies further instructions concerning the processing of a payment instruction.

Type: CodeSet

Code	Name	Definition
CHQB	PayCreditorByCheque	(Ultimate) creditor must be paid by cheque.
HOLD	HoldCashForCreditor	Amount of money must be held for the (ultimate) creditor, who will call. Pay on identification.
PBEN	PayTheBeneficiary	(Ultimate) creditor to be paid only after verification of identity.
PHOA	PhoneNextAgent	Please advise/contact next agent by phone.
PHOB	PhoneBeneficiary	Please advise/contact (ultimate) creditor/claimant by phone.
TELA	TelecomNextAgent	Please advise/contact next agent by the most efficient means of telecommunication.
TELB	Telecom	Please advise/contact (ultimate) creditor/claimant by the most efficient means of telecommunication.
TFRO	TimeFrom	Payment instruction will be valid and eligible for execution from the date and time stipulated.
TTIL	TimeTill	Payment instruction is valid and eligible for execution until the date and time stipulated. Otherwise, the payment instruction will be rejected.

Is restricted by

"Instruction3Code" on page 150

5.51   Max10Text

Definition: Specifies a character string with a maximum length of 10 characters.

Type: Text

Format

maxLength	10
minLength	1

Used in element(s)

"Code" on page 107

5.52   Max128Text

Definition: Specifies a character string with a maximum length of 128 characters.

Type: Text

Format

maxLength	128
minLength	1

Used in element(s)

"Proprietary" on page 12

5.53   Max140Text

Definition: Specifies a character string with a maximum length of 140 characters.

Type: Text

Format

maxLength	140
minLength	1

Used in element(s)

"AdditionalInformation" on page 47, "AdditionalInformation" on page 121, "AdditionalRemittanceInformation" on page 110, "InstructionForDebtorAgent" on page 39, "InstructionInformation" on page 62, "Name" on page 15, "Name" on page 26, "Name" on page 68, "Name" on page 51, "Name" on page 63, "Name" on page 112, "Name" on page 98, "ReferenceNumber" on page 114, "Unstructured" on page 102

5.54   Max15NumericText

Definition: Specifies a numeric string with a maximum length of 15 digits.

Type: Text

Format

pattern	[0-9]{1,15}

Used in element(s)

"NumberOfTransactions" on page 78, "NumberOfTransactions" on page 60

5.55   Max16Text

Definition: Specifies a character string with a maximum length of 16 characters.

Type: Text

Format

maxLength	16

minLength   1

Used in element(s)

5.56   Max2048Text

Definition: Specifies a character string with a maximum length of 2048 characters.

Type: Text

Format

maxLength   2048
minLength   1

Used in element(s)

5.57   Max34Text

Definition: Specifies a character string with a maximum length of 34 characters.

Type: Text

Format

maxLength   34
minLength   1

Used in element(s)

5.58   Max35Text

Definition: Specifies a character string with a maximum length of 35 characters.

Type: Text

Format

maxLength   35
minLength   1

Used in element(s)

5.59 Max4Text

Definition: Specifies a character string with a maximum length of 4 characters.

Type: Text

Format

maxLength	4
minLength	1

Used in element(s)

"Reason" on page 47

5.60 Max70Text

Definition: Specifies a character string with a maximum length of 70characters.

Type: Text

Format

maxLength	70
minLength	1

Used in element(s)

"AddressLine" on page 94, "Department" on page 91, "Name" on page 18, "StreetName" on page 92, "SubDepartment" on page 91

5.61 NamePrefix1Code

Definition: Specifies the terms used to formally address a person.

Type: CodeSet

Code	Name	Definition
DOCT	Doctor	Title of the person is Doctor or Dr.
MADM	Madam	Title of the person is Madam.

Code	Name	Definition
MISS	Miss	Title of the person is Miss.
MIST	Mister	Title of the person is Mister or Mr.

Used in element(s)

Restricts

5.62   NamePrefixCode

Definition: Specifies the terms used to formally address a person.

Type: CodeSet

Code	Name	Definition
DOCT	Doctor	Title of the person is Doctor or Dr.
MADM	Madam	Title of the person is Madam.
MIKS	GenderNeutral	Title of the person is gender neutral (Mx).
MISS	Miss	Title of the person is Miss.
MIST	Mister	Title of the person is Mister or Mr.

Is restricted by

5.63   Number

Definition: Number of objects represented as an integer.

Type: Quantity

Format

fractionDigits	0
totalDigits	18

Used in element(s)

5.64   ParentCurrencyCode

Definition: Code allocated to a currency, by a maintenance agency, under an international identification scheme as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds". Valid currency codes are registered with the ISO 4217 Maintenance Agency, and consist of three contiguous letters.

Type: CodeSet

Format

pattern   [A-Z]{3,3}

Is restricted by

"ActiveOrHistoricCurrencyCode" on page 124

5.65   PaymentMethod3Code

Definition: Specifies the transfer method that will be used to transfer an amount of money.

Type: CodeSet

Code	Name	Definition
CHK	Cheque	Written order to a bank to pay a certain amount of money from one person to another person. **Usage Guideline restrictions for this code** • **This code(pain.001.001.03/PaymentInformation/PaymentMethod/Cheque) is removed.**
TRA	TransferAdvice	Transfer of an amount of money in the books of the account servicer. An advice should be sent back to the account owner.
TRF	CreditTransfer	Transfer of an amount of money in the books of the account servicer.

Used in element(s)

"PaymentMethod" on page 77

Restricts

"PaymentMethodCode" on page 156

5.66   PaymentMethodCode

Definition: Specifies the transfer method that will be used to transfer the cash.

Type: CodeSet

Code	Name	Definition
CHK	Cheque	Written order to a bank to pay a certain amount of money from one person to another person.
CLAS	Classical	Classical method.

Code	Name	Definition
DD	DirectDebit	Collection of an amount of money from the debtor's bank account by the creditor. The amount of money and dates of collections may vary.
DIRE	Direct	Direct method.
TRA	TransferAdvice	Transfer of an amount of money in the books of the account servicer. An advice should be sent back to the account owner.
TRF	CreditTransfer	Transfer of an amount of money in the books of the account servicer.

Is restricted by

"PaymentMethod3Code" on page 156

5.67   PercentageRate

Definition: Rate expressed as a percentage, that is, in hundredths, for example, 0.7 is 7/10 of a percent, and 7.0 is 7%.

Type: Rate

Format

fractionDigits	10
totalDigits	11

Used in element(s)

"Rate" on page 111

5.68   PhoneNumber

Definition: The collection of information which identifies a specific phone or FAX number as defined by telecom services.

It consists of a "+" followed by the country code (from 1 to 3 characters) then a "-" and finally, any combination of numbers, "(", ")", "+" and "-" (up to 30 characters).

Type: Text

Format

pattern	\+[0-9]{1,3}-[0-9()+\-]{1,30}

Used in element(s)

"FaxNumber" on page 27, "MobileNumber" on page 27, "PhoneNumber" on page 27

5.69   Priority2Code

Definition: Specifies the priority level of an event.

Type: CodeSet

Code	Name	Definition
HIGH	High	Priority level is high.
NORM	Normal	Priority level is normal.

Used in element(s)

"InstructionPriority" on page 86, "InstructionPriority" on page 22

Restricts

"PriorityCode" on page 158

5.70   PriorityCode

Definition: Specifies the priority level of an event.

Type: CodeSet

Code	Name	Definition
HIGH	High	Priority level is high.
LOWW	Low	Priority level is low.
NORM	Normal	Priority level is normal.
URGT	Urgent	Priority level is urgent (highest priority possible).

Is restricted by

"Priority2Code" on page 157

5.71   RegulatoryReportingType1Code

Definition: Identifies whether the regulatory reporting information applies to the debit side, to the credit side or to both debit and credit sides of the transaction.

Type: CodeSet

Code	Name	Definition
BOTH	Both	Regulatory information applies to both credit and debit sides.
CRED	Credit	Regulatory information applies to the credit side.
DEBT	Debit	Regulatory information applies to the debit side.

Used in element(s)

"DebitCreditReportingIndicator" on page 99

Restricts

5.72   RegulatoryReportingTypeCode

Definition: Identifies whether the regulatory reporting information applies to the debit side, to the credit side or to both debit and credit sides of the transaction.

Type: CodeSet

Code	Name	Definition
BOTH	Both	Regulatory information applies to both credit and debit sides.
CRED	Credit	Regulatory information applies to the credit side.
DEBT	Debit	Regulatory information applies to the debit side.

Is restricted by

5.73   RemittanceLocationMethod2Code

Definition: Specifies the method used to deliver the remittance advice information.

Type: CodeSet

Code	Name	Definition
EDIC	ElectronicDataInterchange	Remittance advice information must be sent through Electronic Data Interchange (EDI). **Usage Guideline restrictions for this code** • **This code(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/RelatedRemittanceInformation/RemittanceLocationMethod/ElectronicDataInterchange) is removed.**
EMAL	EMail	Remittance advice information must be sent through e-mail.
FAXI	Fax	Remittance advice information must be faxed.

Code	Name	Definition
		Usage Guideline restrictions for this code • **This code(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/RelatedRemittanceInformation/RemittanceLocationMethod/Fax) is removed.**
POST	Post	Remittance advice information must be sent through postal services. **Usage Guideline restrictions for this code** • **This code(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/RelatedRemittanceInformation/RemittanceLocationMethod/Post) is removed.**
SMSM	SMS	Remittance advice information must be sent through by phone as a short message service (SMS). **Usage Guideline restrictions for this code** • **This code(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/RelatedRemittanceInformation/RemittanceLocationMethod/SMS) is removed.**

Code	Name	Definition
URID	UniformResourceIdentifier	Remittance advice information needs to be sent to a Uniform Resource Identifier (URI). URI is a compact string of characters that uniquely identify an abstract or physical resource. URI's are the super-set of identifiers, such as URLs, email addresses, ftp sites, etc, and as such, provide the syntax for all of the identification schemes. **Usage Guideline restrictions for this code** • **This code(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/RelatedRemittanceInformation/RemittanceLocationMethod/UniformResourceIdentifier) is removed.**

Used in element(s)

"RemittanceLocationMethod" on page 104

Restricts

"RemittanceLocationMethodCode" on page 161

5.74 RemittanceLocationMethodCode

Definition: Specifies the method used to deliver the remittance advice information.

Type: CodeSet

Code	Name	Definition
EDIC	ElectronicDataInterchange	Remittance advice information must be sent through Electronic Data Interchange (EDI).
EMAL	EMail	Remittance advice information must be sent through e-mail.
FAXI	Fax	Remittance advice information must be faxed.
POST	Post	Remittance advice information must be sent through postal services.
SMSM	SMS	Remittance advice information must be sent through by phone as a short message service (SMS).

Code	Name	Definition
URID	UniformResourceIdentifier	Remittance advice information needs to be sent to a Uniform Resource Identifier (URI). URI is a compact string of characters that uniquely identify an abstract or physical resource. URI's are the super-set of identifiers, such as URLs, email addresses, ftp sites, etc, and as such, provide the syntax for all of the identification schemes.

Is restricted by

"RemittanceLocationMethod2Code" on page 159

5.75 TaxRecordPeriod1Code

Definition: Specifies the period related to the tax payment.

Type: CodeSet

Code	Name	Definition
HLF1	FirstHalf	Tax is related to the first half of the period.
HLF2	SecondHalf	Tax is related to the second half of the period.
MM01	FirstMonth	Tax is related to the second month of the period.
MM02	SecondMonth	Tax is related to the first month of the period.
MM03	ThirdMonth	Tax is related to the third month of the period.
MM04	FourthMonth	Tax is related to the fourth month of the period.
MM05	FifthMonth	Tax is related to the fifth month of the period.
MM06	SixthMonth	Tax is related to the sixth month of the period.
MM07	SeventhMonth	Tax is related to the seventh month of the period.
MM08	EighthMonth	Tax is related to the eighth month of the period.
MM09	NinthMonth	Tax is related to the ninth month of the period.
MM10	TenthMonth	Tax is related to the tenth month of the period.
MM11	EleventhMonth	Tax is related to the eleventh month of the period.
MM12	TwelfthMonth	Tax is related to the twelfth month of the period.

Code	Name	Definition
QTR1	FirstQuarter	Tax is related to the first quarter of the period.
QTR2	SecondQuarter	Tax is related to the second quarter of the period.
QTR3	ThirdQuarter	Tax is related to the third quarter of the period.
QTR4	FourthQuarter	Tax is related to the forth quarter of the period.

Used in element(s)

Restricts

5.76   TaxRecordPeriodCode

Definition: Specifies the period related to the tax payment.

Type: CodeSet

Code	Name	Definition
HLF1	FirstHalf	Tax is related to the first half of the period.
HLF2	SecondHalf	Tax is related to the second half of the period.
MM01	FirstMonth	Tax is related to the second month of the period.
MM02	SecondMonth	Tax is related to the first month of the period.
MM03	ThirdMonth	Tax is related to the third month of the period.
MM04	FourthMonth	Tax is related to the fourth month of the period.
MM05	FifthMonth	Tax is related to the fifth month of the period.
MM06	SixthMonth	Tax is related to the sixth month of the period.
MM07	SeventhMonth	Tax is related to the seventh month of the period.
MM08	EighthMonth	Tax is related to the eighth month of the period.
MM09	NinthMonth	Tax is related to the ninth month of the period.
MM10	TenthMonth	Tax is related to the tenth month of the period.

Code	Name	Definition
MM11	EleventhMonth	Tax is related to the eleventh month of the period.
MM12	TwelfthMonth	Tax is related to the twelfth month of the period.
QTR1	FirstQuarter	Tax is related to the first quarter of the period.
QTR2	SecondQuarter	Tax is related to the second quarter of the period.
QTR3	ThirdQuarter	Tax is related to the third quarter of the period.
QTR4	FourthQuarter	Tax is related to the forth quarter of the period.

Is restricted by

CreditTransferTransactionInfor...

- PmtId
- PmtTpInf
- Amt
- XchgRateInf
- ChrgBr
- ChqInstr
- UltmtDbtr
- IntrmyAgt1
- IntrmyAgt1Acct
- IntrmyAgt2
- IntrmyAgt2Acct
- IntrmyAgt3
- IntrmyAgt3Acct
- CdtrAgt
- CdtrAgtAcct
- Cdtr
- CdtrAcct
- UltmtCdtr
- InstrForCdtrAgt 0..∞
- InstrForDbtrAgt
- Purp
- RgltryRptg 0..10
- Tax
- RltdRmtInf 0..10
- RmtInf
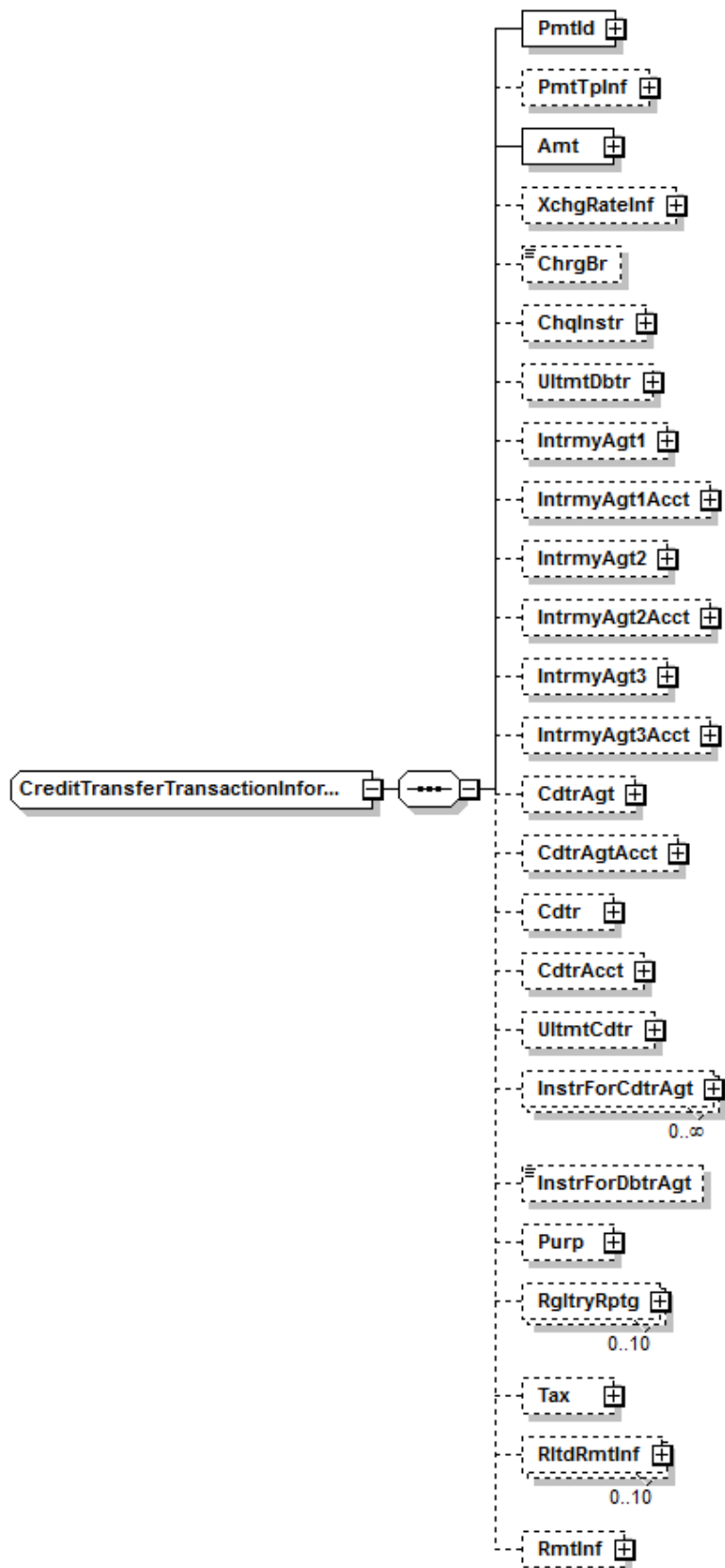
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